

## POLK COUNTY LEGAL NOTICES

**FIRST INSERTION**  
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes  
**NOTICE IS HEREBY GIVEN** that the undersigned, desiring to engage in business under the fictitious name of **DEVELOPING OTHERS THROUGH SERVICE** located at 2157 ONTARIO WAY, in the County of POLK, in the City of LAKELAND, Florida 33805 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at LAKELAND, Florida, this 12th day of APRIL, 2019.  
NATHANIEL WOODS, JR & PAGECAROL WOODS  
April 26, 2019 19-00746K

**FIRST INSERTION**  
**FICTITIOUS NAME NOTICE**  
Notice is hereby given that BRIDGET L. KOCH, owner, desiring to engage in business under the fictitious name of **N DETAIL CLEANING SERVICE** located at 3017 Rooks Rd., Davenport, FL 33837 in Polk County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
April 26, 2019 19-00747K

**FIRST INSERTION**  
**FICTITIOUS NAME NOTICE**  
Notice is hereby given that JANICE AUTEN BUSINESS STRATEGIES, INC., owner, desiring to engage in business under the fictitious name of **J.A. BUSINESS STRATEGIES** located at 2611 FRAZIER AVENUE, OAKLAND, CA 94605 in POLK COUNTY intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
April 26, 2019 19-00760K

**FIRST INSERTION**  
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes  
**NOTICE IS HEREBY GIVEN** that the undersigned, desiring to engage in business under the fictitious name of **October's Macarons** located at 2074 Rio Grande Canyon Loop in the County of Polk in the City of Poinciana, Florida 34759 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at Polk, Florida, this 22 day of April, 2019.  
Jessica Compton  
April 26, 2019 19-00767K

**FIRST INSERTION**  
**NOTICE OF SALE**  
RAINBOW TITLE & LIEN, INC.  
3389 SHERIDAN ST PMB 221  
HOLLYWOOD, FLA 33021  
(954) 920-6020  
Rainbow Title & Lien, Inc. will sell at public sale at auction the following vehicles to satisfy lien pursuant to Chapter 713.585 of the Florida Statutes on 05/23/2019 at 10 A.M.  
\*Auction will occur where vehicles are located\*  
1995 Chevrolet  
VIN#1GNDT13W5SK230176  
Amount: \$5,705.00  
At: 700 N Martin Luther King Blvd, Lake Wales, FL 33853  
Notice to the Owner or Lienor that he has the right to a hearing prior to the scheduled date of sale by filing with the Clerk of Courts. Owner has the right to recover possession of vehicle by posting bond in accordance with Fla. Statutes Sect. 559.917 Proceeds from the sale of the vehicle after payment lien claimed by lienor will be deposited with the clerk of the court. Any person (s) claiming any interest(s) in the above vehicles contact: RAINBOW TITLE & LIEN, INC. (954-920-6020) ALL AUCTIONS ARE HELD WITH RESERVE..25% Buyers Premium Some vehicles may have been released prior to the sale date. Lic#AB-000125  
Interested Parties must call one day prior to sale. No Pictures allowed.  
LIC # AB-0001256  
April 26, 2019 19-00789K

**FIRST INSERTION**  
Notice is hereby given that on 5/10/19 at 10:30 am, the following mobile homes will be sold at public auction pursuant to F.S. 715.109:  
1997 NOBI #N87725A & N87725B. Last Tenants: James G Perkins, John Doe, Jane Doe. Sale to be held at The Hamptons- 1094 HWY 92 W, Auburndale, FL 33823, 813-241-8269.  
April 26; May 3, 2019 19-00772K

**FIRST INSTERTION**  
**NOTICE OF SALE OF ABANDONED PROPERTY PURSUANT TO SECTION 715.109, FLORIDA STATUTES**  
Notice is hereby given that, on May 10, 2019, at 10:00 AM, at 563 Cone Rd., Lot 1, Auburndale, FL 33823, Lake Mattie Mobile Home Park, LLC, pursuant to Section 715.109, Florida Statutes, shall sell at public sale by competitive bidding the following property abandoned by Jack Linden Collins, to wit:  
A certain 1966 LAWN singlewide mobile home, bearing VIN #294.  
All sales are as-is, where-is, with all faults, for cash, and subject to any and all ownership rights, liens, and security interests which have priority under law. The landlord, pursuant to statute, reserves the right to bid on the subject property in an attempt to recover unpaid storage costs and costs of advertising and sale. Other sales terms and conditions may apply and will be announced at the sale.  
April 26; May 3, 2019 19-00759K

**FIRST INSERTION**  
Notice is hereby given that on 5/10/19 at 10:30 am the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1998 SPRI #N88574A & N88574B Last Tenants: Patricia Carolina Ordaz Rojas, Eduardo Alberto Bravo Padra, Anna Dewey. Sale to be held at: Route 27 Associates LTD-49473 US-27, Davenport, FL 33897, 813-241-8269.  
April 26; May 3, 2019 19-00771K

**FIRST INSERTION**  
**FICTITIOUS NAME NOTICE**  
Notice is hereby given that AMANDA CARMICHAEL, owner, desiring to engage in business under the fictitious name of **C&G WOOD INSPIRATIONS** located at 10043 MOORE RD, LAKELAND, FL 33809 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
April 26, 2019 19-00748K

**FIRST INSERTION**  
**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**PROBATE FILE NO. 19CP-0181**  
**IN RE: Estate of Bill Croft, Sr., Deceased.**

The administration of the estate of Bill Croft, Sr., deceased, whose date of death was October 15, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN THE FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is April 26, 2019.

**Personal Representative:**  
/s/ Bill Croft, Jr.  
**BILL CROFT, JR.**  
1211 Wosley Dr.  
Maitland, Florida 32751  
Attorney for Personal Representative:  
/s/ Amy L. Phillips  
AMY L. PHILLIPS  
Attorney for Petitioner  
Florida Bar No. 91682  
P.O. Box 4397  
Winter Haven, FL 33885  
(863) 268-8292  
amy@amyphillipspllc.com  
April 26; May 3, 2019 19-00788K

**FIRST INSERTION**  
**Lakeside Preserve Community Development District**  
**Notice of Board of Supervisors' Meeting**  
The Board of Supervisors of the Lakeside Preserve Community Development District ("Board") will hold a meeting on Thursday, May 9, 2019 at 11:30 a.m. at the offices of Highland Homes located at 3020 S. Florida Ave. Suite 101, Lakeland, Florida 33803. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued in progress without additional notice to a time, date and location stated on the record.  
A copy of the agenda for the meeting may be obtained at the offices of the District Manager, PFM Group Consulting LLC, located at 12051 Corporate Blvd., Orlando 32817, (407) 723-5900, during normal business hours.  
There may be occasions when staff or other individuals may participate by speaker telephone.  
Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 723-5900 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.  
Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.  
Jane Gaarlandt  
District Manager  
April 26, 2019 19-00765K

**FIRST INSERTION**  
**FICTITIOUS NAME NOTICE**  
Notice is hereby given that C. HAVEN IMPORTS, L.L.C., owner, desiring to engage in business under the fictitious name of **BEVERAGE WORLD SPECIALTIES** located at 4930 LAKELAND COMMERCE

**FIRST INSERTION**  
**NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA**  
**PROBATE DIVISION**  
**CASE NO. 2019-CP-827**  
**IN RE: ESTATE OF PEGGY JOYCE WATKINS, Deceased.**

The administration of the estate of PEGGY JOYCE WATKINS, deceased, date of death January 11, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, Case No. 2019-CP-827, the address of which is 255 N. Broadway Avenue, P.O. Box 9000, Bartow, Florida 33831. The personal representative's and the personal representative's attorney names and addresses are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN THE FLORIDA STATUTES WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is April 26, 2019.

**Beverly Lavender,**  
**Personal Representative**  
301 N. Hollywood Way, Apt. F  
Burbank, CA 91505  
Ernie C. Lisch, Esquire  
The Ernie C. Lisch Law Firm, P.A.  
Attorney for Personal Representative  
3007 Manatee Avenue West  
Bradenton, Florida 34205  
(941) 748-8464  
FBN: 323284  
April 26; May 3, 2019 19-00777K

**FIRST INSERTION**  
**Towne Park Community Development District**  
**Notice of Board of Supervisors' Meeting**  
The Board of Supervisors of the Towne Park Community Development District ("Board") will hold a meeting on Thursday, May 9, 2019 at 11:00 a.m. at the offices of Highland Homes located at 3020 S. Florida Ave. Suite 101, Lakeland, Florida 33803. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued in progress without additional notice to a time, date and location stated on the record.  
A copy of the agenda for the meeting may be obtained at the offices of the District Manager, PFM Group Consulting LLC, located at 12051 Corporate Blvd., Orlando 32817, (407) 723-5900, during normal business hours.  
There may be occasions when staff or other individuals may participate by speaker telephone.  
Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 723-5900 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.  
Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.  
Jane Gaarlandt  
District Manager  
April 26, 2019 19-00766K

**FIRST INSERTION**  
**PKWY #4, LAKELAND, FL 33805** in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
April 26, 2019 19-00768K

**FIRST INSERTION**  
**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA**  
**File No. 2019-CP-000398**  
**Division: Probate**  
**IN RE: ESTATE OF EARL WOODS, Deceased.**

The administration of the estate of EARL WOODS, deceased, whose date of death was December 31, 2018; File Number 2019-CP-000398, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is: April 26, 2019.  
Signed on April 22, 2019.

**MARTHA WILLIAMS**  
**Personal Representative**  
Sean F. Bogle, Esq.  
sean@boglelawfirm.com  
Attorney for Personal Representative  
Florida Bar No. 106313  
Bogle Law Firm  
101 South New York Avenue, Suite 205  
Winter Park, Florida 32715  
Telephone: (407) 645-3311  
Fax (407) 834-3302  
April 26; May 3, 2019 19-00770K

**FIRST INSERTION**  
**NOTICE OF SALE**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CIVIL DIVISION**  
**Case #: 2018-CA-002133**  
**DIVISION: 11**  
**U.S. Bank National Association, as Trustee for J.P. Morgan Mortgage Loan Trust 2006-A4, Mortgage Pass-Through Certificates Plaintiff, -vs-**  
**William H. Murrell, Jr. a/k/a William H. Murrell, Surviving Spouse of Patricia A. Murrell, Deceased; Unknown Spouse of William H. Murrell, Jr. a/k/a William H. Murrell; Mountain Lake Corporation; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).**

**NOTICE IS HEREBY GIVEN** pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-002133 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. Bank National Association, as Trustee for J.P. Morgan Mortgage Loan Trust 2006-A4, Mortgage Pass-Through Certificates, Plaintiff and William H. Murrell, Jr. a/k/a William H. Murrell, Surviving Spouse of Patricia A. Murrell, Deceased are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) at 10:00 A.M. on May 15, 2019, the following described property as set forth in said Final Judgment, to-wit:  
NORTHERLY PORTION OF LOT 17 IN BLOCK 3 OF MOUNTAIN LAKE (LYING AND BEING PARTLY IN THE SE 1/4 OF THE SW 1/4 OF THE NE 1/4, PARTLY IN THE SW 1/4 OF THE SE 1/4 OF THE NE 1/4, PARTLY IN THE NW 1/4 OF THE NE 1/4 OF THE SE 1/4, ALL IN SECTION 26, TOWNSHIP 29 SOUTH, RANGE 27 EAST), MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT A POINT ON THE WESTERLY RIGHT-OF-WAY LINE OF A ROAD 50 FEET WIDE, SAID POINT OF BEGIN-

**FIRST INSERTION**  
**NOTICE OF SALE**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CIVIL ACTION**  
**Case #: 2017-CA-003166**  
**DIVISION: 7**  
**Wells Fargo Bank, National Association Plaintiff, -vs-**  
**Lucy Perez; Unknown Heirs, Devisees, Grantees, Assignees, Creditors and Lienors of Eduardo Perez, and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s); Unknown Spouse of Lucy Perez; Ashley Estates Homeowners Association, Inc.; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).**  
**NOTICE IS HEREBY GIVEN** pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2017-CA-003166 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, National Association, Plaintiff and Lucy Perez are defendant(s), I, Clerk of Court,

**FIRST INSERTION**  
NING BEING 1.68 FEET NORTH AND 893.46 FEET WEST OF THE NORTHEAST CORNER OF THE SE 1/4 OF SAID SECTION 26; RUN THENCE SOUTH 84°02'05" WEST 423.39 FEET TO THE SHORE OF MOUNTAIN LAKE; RUN THENCE NORTH-WESTERLY FOLLOWING THE MEANDERS OF SAID LAKE NORTH 15°00'40" WEST 51.82 FEET AND NORTH 47°17'39" WEST 100 FEET; RUN THENCE NORTH 54° EAST 398.07 FEET TO A POINT ON THE WESTERLY RIGHT-OF-WAY LINE OF SAID 50 FEET WIDE ROAD; RUN THENCE SOUTHEASTERLY ALONG SAID WESTERLY RIGHT-OF-WAY LINE FOLLOWING A CURVE CONCAVE NORTHEASTERLY HAVING A RADIUS OF 986.7 FEET AND A CENTRAL ANGLE OF 07°19'10", AN ARC DISTANCE OF 126.05 FEET TO THE END OF SAID CURVE; CONTINUE THENCE ALONG SAID WESTERLY RIGHT-OF-WAY LINE SOUTH 33°41' EAST 92 FEET TO THE BEGINNING OF A CURVE CONCAVE SOUTHWESTERLY; RUN THENCE SOUTHEASTERLY ALONG SAID CURVE AND SAID WESTERLY RIGHT-OF-WAY LINE HAVING A RADIUS OF 1,264.16 FEET AND A CENTRAL ANGLE OF 06°25'52", AN ARC DISTANCE OF 141.9 FEET TO THE POINT OF BEGINNING

**ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.**  
**IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.**  
Submitted By:  
ATTORNEY FOR PLAINTIFF:  
SHAPIRO, FISHMAN & GACHÉ, LLP  
2424 North Federal Highway,  
Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
18-311410 FCO1 PHH  
April 26; May 3, 2019 19-00743K

**FIRST INSERTION**  
Stacy M. Butterfield, will sell to the highest and best bidder for cash at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) at 10:00 A.M. on May 17, 2019, the following described property as set forth in said Final Judgment, to-wit:  
LOT 3, ASHLEY ESTATES, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 119, PAGES 1 AND 2, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
**ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.**  
**IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.**  
Submitted By:  
ATTORNEY FOR PLAINTIFF:  
SHAPIRO, FISHMAN & GACHÉ, LLP  
2424 North Federal Highway,  
Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
17-308925 FCO1 WNI  
April 26; May 3, 2019 19-00742K



## FIRST INSERTION

NOTICE OF SALE  
IN THE CIRCUIT COURT OF  
THE TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA

CASE NO. 2018CA003847000000  
LOANDEPOT.COM LLC D/B/A  
IMORTGAGE

Plaintiff, v.  
AMBER M. DAVIS A/K/A  
AMBER DAVIS; THOMAS DAVIS  
A/K/A THOMAS G. DAVIS;  
GLENDA DAVIS; UNKNOWN  
PARTY #1; UNKNOWN PARTY  
#2; UNKNOWN PARTY #3;  
UNKNOWN PARTY #4 THE  
NAMES BEING FICTITIOUS  
TO ACCOUNT FOR PARTIES IN  
POSSESSION; POLK COUNTY,  
FLORIDA CLERK OF THE  
CIRCUIT COURT

Defendants.  
Notice is hereby given that, pursuant  
to the Final Judgment of Foreclosure  
entered on February 19, 2019, in this  
case, in the Circuit Court of Polk  
County, Florida, the office of Stacy M.  
Butterfield, Clerk of the Circuit Court,  
shall sell the property situated in Polk  
County, Florida, described as:

COMMENCE 264.26 FEET  
SOUTH OF AND 525 FEET  
EAST OF THE NORTHWEST  
CORNER OF SOUTHWEST  
1/4 OF NORTHEAST 1/4 OF  
SECTION 33, TOWNSHIP 29  
SOUTH, RANGE 26 EAST,  
POLK COUNTY, FLORIDA,  
THENCE RUN EAST 100 FEET  
TO THE POINT OF BEGIN-  
NING THENCE EAST 150  
FEET, THENCE RUN NORTH  
100 FEET, THENCE RUN

WEST 150 FEET, THENCE  
RUN SOUTHERLY 100 FEET  
TO POINT OF BEGINNING.  
a/k/a 308 LIME ST, BARTOW,  
FL 33830-9477

at public sale, to the highest and best  
bidder, for cash, online at www.polk.  
realforeclose.com, on May 21, 2019 be-  
ginning at 10:00 AM.

If you are a person claiming a right  
to funds remaining after the sale, you  
must file a claim with the clerk no  
later than 60 days after the sale. If  
you fail to file a claim you will not be  
entitled to any remaining funds.

If you are a person with a disabili-  
ty who needs any accommodation in  
order to participate in this proceed-  
ing, you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, 255 N. Broadway Avenue,  
Bartow, Florida 33830, (863) 534-4686,  
at least 7 days before your scheduled court  
appearance, or immediately upon  
receiving this notification if the time  
before the scheduled appearance  
is less than 7 days; if you are hearing  
or voice impaired, call 711.

Dated at St. Petersburg, Florida  
this 19 day of April, 2019.

eXL Legal, PLLC  
Designated Email Address:  
efiling@exlegal.com  
12425 28th Street North,  
Suite 200  
St. Petersburg, FL 33716  
Telephone No. (727) 536-4911  
Attorney for the Plaintiff  
By: David L. Reider  
FB# 95719  
1000003956  
April 26; May 3, 2019 19-00752K

## FIRST INSERTION

NOTICE OF FORECLOSURE SALE  
PURSUANT TO CHAPTER 45,  
FLORIDA STATUTES  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA

CASE NO.: 2018CA004747000000  
HMC ASSETS, LLC SOLELY IN  
ITS CAPACITY AS SEPARATE  
TRUSTEE OF CAM XIX TRUST,  
Plaintiff, vs.

GARY L. STAMM; DUANE  
L. STAMM; BELMONT  
WOODS PROPERTY OWNERS  
ASSOCIATION, INC.; BELMONT  
WOODS PROPERTY OWNERS'  
ASSOCIATION OF POLK  
COUNTY, INC.; BELMONT  
HOMEOWNERS ASSOCIATION,  
INC.; UNITED STATES  
OF AMERICA ACTING ON  
BEHALF OF THE SECRETARY  
OF HOUSING AND URBAN  
DEVELOPMENT; ANY AND ALL  
UNKNOWN PARTIES CLAIMING  
BY, THROUGH, UNDER, OR  
AGAINST THE HEREIN NAMED  
INDIVIDUAL DEFENDANT(S)  
WHO ARE NOT KNOWN TO BE  
DEAD OR ALIVE, WHETHER  
SAID UNKNOWN PARTIES  
MAY CLAIM AN INTEREST AS  
SPOUSES, HEIRS, DEVISEES,  
GRANTEES, OR OTHER  
CLAIMANTS; UNKNOWN  
TENANT #1; UNKNOWN TENANT  
#2 whose name is fictitious to  
account for parties in possession,  
Defendants.

NOTICE IS HEREBY GIVEN that pur-  
suant to the In Rem Final Judgment of  
Mortgage Foreclosure entered by the  
Court on April 9, 2019 in Civil Case Num-  
ber 2018CA004747000000

of the Circuit Court of the Tenth Judicial  
Circuit in and for Polk County, Florida  
wherein HMC ASSETS, LLC SOLELY  
IN ITS CAPACITY AS SEPARATE TRUST-  
EE OF CAM XIX TRUST is the Plain-  
tiff and GARY L. STAMM; DUANE L.  
STAMM; BELMONT HOMEOWNERS  
ASSOCIATION, INC.; UNITED STATES  
OF AMERICA ACTING ON BEHALF  
OF THE SECRETARY OF HOUS-  
ING AND URBAN DEVELOPMENT;  
ANY AND ALL UNKNOWN PARTIES  
CLAIMING BY, THROUGH, UNDER,  
OR AGAINST THE HEREIN NAMED  
INDIVIDUAL DEFENDANT(S) WHO  
ARE NOT KNOWN TO BE DEAD OR  
ALIVE, WHETHER SAID UNKNOWN  
PARTIES MAY CLAIM AN INTER-  
EST AS SPOUSES, HEIRS, DEVISEES,  
GRANTEES, OR OTHER CLAIM-  
ANTS, et. al. are the Defendants, Stacy  
M. Butterfield, Polk County Clerk of  
Courts & County Comptroller, will sell  
to the highest and best bidder for cash  
on May 14, 2019 beginning at 10:00  
a.m. Eastern Time electronically on-  
line at the following website: www.polk.  
realforeclose.com in accordance with  
Chapter 45, Florida Statutes, the follow-

ing described property in Polk County,  
Florida as set forth in the In Rem Final  
Judgment of Mortgage Foreclosure, to  
wit:

THE FOLLOWING DESCRIBED  
LAND SITUATE, LYING, AND  
BEING IN POLK COUNTY,  
FLORIDA, TO WIT:  
LOT 12, BELMONT WOODS,  
ACCORDING TO THE PLAT  
THEREOF RECORDED IN PLAT  
BOOK 84, PAGE 40, PUBLIC  
RECORDS OF POLK COUNTY,  
FLORIDA TOGETHER WITH  
THAT 1997 HERITAGE LEG-  
ACY MOBILE HOME SERIAL  
NO. 10L25429 AND TITLE NO.  
73753265  
SUBJECT TO RESTRICTIONS,  
RESERVATIONS, EASEMENTS,  
COVENANTS, OIL, GAS, OR  
MINERAL RIGHTS OF RECORD,  
IF ANY  
BEING THE SAME PROPER-  
TY, WHICH BY DEED DATED  
MAY 29, 2001 AND RECORDED  
AMONG THE LAND RECORDS  
OF POLK COUNTY ON JUNE  
13, 2001, IN BOOK 4725, PAGE  
562, WAS GRANTED AND CON-  
VEYED BY BANKAMERICA  
HOUSING SERVICES, A DIVI-  
SION OF BANK OF AMERICA,  
FSB, UNTO CLIFFORD H.  
STAMM, A SINGLE MAN  
PROPERTY ADDRESS: 1715 BEL-  
MONT WOODS DRIVE, MUL-  
BERRY, FL 33860  
PARCEL ID: 23-30-11-156501-  
000120

Pursuant to Administrative Or-  
der (3-15.16), bidding begins at  
10 A.M. Eastern Time on www.  
polk.realforeclose.com.

If you are a person with a disability  
who needs any accommodation in order  
to participate in this proceeding,  
you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, 255 N. Broadway Ave-  
nue, Bartow, Florida 33830, (863)  
534-4686, at least 7 days before your  
scheduled court appearance, or im-  
mediately upon receiving this notifi-  
cation if the time before the sched-  
uled appearance is less than 7 days;  
if you are hearing or voice impaired,  
call 711.

Dated: April 19, 2019  
/s/Ashland R. Medley  
Ashland R. Medley, Esq.,  
Florida Bar Number: 89578  
ASHLAND MEDLEY LAW, PLLC  
2856 North University Drive,  
Coral Springs, FL 33065  
Telephone: (954) 947-1524/  
Fax: (954) 358-4837  
Email:  
Ashland@AshlandMedleyLaw.com  
Designated E-Service Address:  
FLService@AshlandMedleyLaw.com  
Attorney for the Plaintiff  
April 26; May 3, 2019 19-00749K

## FIRST INSERTION

NOTICE OF FORECLOSURE SALE  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
OF FLORIDA IN AND FOR  
POLK COUNTY  
GENERAL JURISDICTION  
DIVISION

CASE NO. 2018CA004616000000  
SPECIALIZED LOAN SERVICING  
LLC,  
Plaintiff, vs.  
EMILY HAFFORD, et. al.,  
Defendants.

NOTICE IS HEREBY GIVEN pursuant  
to a Summary Final Judgment of Fore-  
closure entered April 11, 2019 in Civil  
Case No. 2018CA004616000000 of the  
Circuit Court of the Tenth Judicial  
Circuit in and for Polk County, Bartow,  
Florida, wherein SPECIALIZED LOAN  
SERVICING LLC is Plaintiff and EM-  
ILY HAFFORD, et. al., are Defendants,  
the Clerk of Court STACY BUTTER-  
FIELD, CPA, will sell to the highest  
and best bidder for cash electronically  
at www.polk.realforeclose.com in ac-  
cordance with Chapter 45, Florida Statutes  
on the 15th day of May, 2019 at 10:00  
AM on the following described prop-  
erty as set forth in said Summary Final  
Judgment, to-wit:

LOT 21, IN BLOCK 1058, OF  
POINCIANA NEIGHBOR-  
HOOD 4, VILLAGE 7, AC-  
CORDING TO THE PLAT  
THEREOF, AS RECORDED  
IN PLAT BOOK 53, AT PAGE  
4 THROUGH 18, INCLUSIVE,  
OF THE PUBLIC RECORDS  
OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the  
surplus from the sale, if any, other than  
the property owner as of the date of the  
lis pendens, must file a claim within 60  
days after the sale.

If you are a person with a disabili-  
ty who needs any accommodation in  
order to participate in this proceed-  
ing, you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, 255 N. Broadway Ave-  
nue, Bartow, Florida 33830, (863)  
534-4686, at least 7 days before your  
scheduled court appearance, or im-  
mediately upon receiving this notifi-  
cation if the time before the sched-  
uled appearance is less than 7 days;  
if you are hearing or voice impaired,  
call 711.

Dated: April 22, 2019.  
BITMAN, O'BRIEN & MORAT, PLLC  
/s/ Morgan W. Bates  
Morgan W. Bates, Esquire  
Florida Bar No.: 97799  
mbates@bitman-law.com  
mccotton@bitman-law.com  
Telephone: (407) 815-3110  
Facsimile: (407) 815-2367  
Attorneys for Plaintiff  
April 26; May 3, 2019 19-00741K

## FIRST INSERTION

NOTICE OF SALE UNDER  
F.S. CHAPTER 45  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA

CASE NO: 2016-CA-003469  
WELLS FARGO BANK, N.A.,  
AS TRUSTEE, ON BEHALF  
OF THE HOLDERS OF THE  
HARBORVIEW MORTGAGE  
LOAN TRUST MORTGAGE LOAN  
PASS-THROUGH CERTIFICATES,  
SERIES 2006-12,  
Plaintiff v.

DONALD R. STOGO; ET. AL.,  
Defendant(s).  
NOTICE IS GIVEN that, in ac-  
cordance with the Final Judgment of  
Foreclosure dated April 12, 2019, in  
the above-styled cause, the Clerk of  
Circuit Court Stacy M. Butterfield,  
shall sell the subject property at pub-  
lic sale on the 17th day of May, 2019,  
at 10 a.m. to the highest and best  
bidder for cash, at www.polk.realfore-  
close.com on the following described  
property:

LOT 11, SOLVITA PHASE 7C,  
ACCORDING TO THE PLAT  
THEREOF AS RECORDED IN  
PLAT BOOK 136, PAGES 136,  
PAGES 3-5, OF THE PUBLIC  
RECORDS OF POLK COUNTY,  
FLORIDA.  
Property Address: 668 TAPATIO  
LANE, KISSIMMEE, FLORIDA  
34759.

Any person claiming an interest in  
the surplus from the sale, if any,  
other than the property owner as  
of the date of the lis pendens must  
file a claim within 60 days after  
the sale.

If you are a person with a disability  
who needs any accommodation in or-  
der to participate in this proceeding,  
you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, 255 N. Broadway Ave-  
nue, Bartow, Florida 33830, (863)  
534-4686, at least 7 days before your  
scheduled court appearance, or im-  
mediately upon receiving this notifi-  
cation if the time before the sched-  
uled appearance is less than 7 days;  
if you are hearing or voice impaired,  
call 711.

Dated: April 22, 2019.  
BITMAN, O'BRIEN & MORAT, PLLC  
/s/ Morgan W. Bates  
Morgan W. Bates, Esquire  
Florida Bar No.: 97799  
mbates@bitman-law.com  
mccotton@bitman-law.com  
Telephone: (407) 815-3110  
Facsimile: (407) 815-2367  
Attorneys for Plaintiff  
April 26; May 3, 2019 19-00750K

## FIRST INSERTION

NOTICE OF FORECLOSURE SALE  
IN THE CIRCUIT COURT OF  
THE TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA,

CIVIL DIVISION  
CASE NO.: 18-CA-003160  
GEORGE A. SCRIBANO, an  
individual  
Plaintiff, vs.  
PJR INVESTMENT HOLDINGS,  
INC., a Florida Corporation, JOHN  
E. HATHAWAY, an individual,  
MARY ROSE E. HATHAWAY,  
an individual, and CACV OF  
COLORADO, LLC, a Colorado  
limited liability company,  
Defendants.

NOTICE IS HEREBY GIVEN pursuant  
to a Summary Final Judgment of Fore-  
closure dated April 12, 2019, and  
entered in 18-CA-003160 of the Circuit  
Court of the Tenth Judicial Circuit in  
and for Polk County, Florida, wherein  
GEORGE A. SCRIBANO is the Plain-  
tiff and PJR INVESTMENT HOLD-  
INGS INC., JOHN E. HATHAWAY,  
MARY ROSE HATHAWAY, AND  
CACV OF COLORADO, LLC are the  
Defendant(s). Stacy M. Butterfield  
as the Clerk of the Circuit Court will  
sell to the highest and best bidder for  
cash, on July 10, 2019, bidding begins  
at 10 a.m. Eastern Time on www.polk.  
realforeclose.com, the following de-  
scribed property as set forth in said  
Summary Final Judgment of Foreclo-  
sure, per Administrative Order No.  
3-15.16, to wit:

LOT 184, PINE LAKE, ACCORD-  
ING TO THE PLAT THEREOF,  
RECORDED IN PLAT BOOK

56, PAGE 18, OF THE PUBLIC  
RECORDS OF POLK COUNTY,  
FLORIDA

Property Address: 3045 Dove  
Lane, Mulberry, Florida 33860  
Any person claiming an interest in the  
surplus from the sale, if any, other than  
the property owner as of the date of the  
lis pendens must file a claim within 60  
days after the sale.

If you are a person with a disabili-  
ty who needs any accommodation in  
order to participate in this proceed-  
ing, you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, 255 N. Broadway Ave-  
nue, Bartow, Florida 33830, (863)  
534-4686, at least 7 days before your  
scheduled court appearance, or im-  
mediately upon receiving this notifi-  
cation if the time before the scheduled  
appearance is less than 7 days; if you  
are hearing or voice impaired, call 711.

Dated this 22nd day of April, 2019.  
COATS SCHMIDT, P.A.  
4055 Central Ave.  
St. Petersburg, FL 33713  
/s/ J. Patrick Walsh  
Jon B. Coats, Jr., Esq.,  
Florida Bar # 642401  
Email: Jon@coats-schmidt.com  
J. Patrick Walsh, Esq.,  
Florida Bar #: 103191  
Email: Patt@coats-schmidt.com  
Designated pleadings address:  
Pleadings@coats-schmidt.com  
Tel: 727-456-4462;  
Fax: 727-456-4463  
Attorneys for George A. Scribano  
April 26; May 3, 2019 19-00751K

## FIRST INSERTION

NOTICE OF SALE  
PURSUANT TO CHAPTER 45  
IN THE CIRCUIT COURT OF  
THE TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA.

CIVIL DIVISION  
CASE NO.  
532018CA003320000000  
FEDERAL NATIONAL MORTGAGE  
ASSOCIATION,  
Plaintiff, vs.

THE UNKNOWN SPOUSES,  
HEIRS, DEVISEES, GRANTEES,  
CREDITORS, AND ALL OTHER  
PARTIES CLAIMING BY,  
THROUGH, UNDER OR AGAINST  
THE ESTATE OF DENNIS W.  
HOLDER A/K/A DENNIS HOLDER  
A/K/A DENNIS WAYNE HOLDER,  
DECEASED; ZACHERY W.  
HOLDER; BONNIE J. HOLDER;  
JO S. HOLDER A/K/A JO  
SHUMAKE; UNKNOWN TENANT  
NO. 1; UNKNOWN TENANT NO.  
2; and ALL UNKNOWN PARTIES  
CLAIMING INTERESTS BY,  
THROUGH, UNDER OR AGAINST  
A NAMED DEFENDANT TO  
THIS ACTION, OR HAVING OR  
CLAIMING TO HAVE ANY RIGHT,  
TITLE OR INTEREST IN THE  
PROPERTY HEREIN DESCRIBED,  
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant  
to Summary Final Judgment of foreclo-  
sure dated April 5, 2019, and entered in  
Case No. 532018CA003320000000 of  
the Circuit Court in and for Polk Coun-  
ty, Florida, wherein FEDERAL NA-  
TIONAL MORTGAGE ASSOCIATION is  
Plaintiff and THE UNKNOWN  
SPOUSES, HEIRS, DEVISEES,  
GRANTEES, CREDITORS, AND ALL  
OTHER PARTIES CLAIMING BY,  
THROUGH, UNDER OR AGAINST  
THE ESTATE OF DENNIS W. HOLD-  
ER A/K/A DENNIS HOLDER A/K/A  
DENNIS WAYNE HOLDER, DE-  
CEASED; ZACHERY W. HOLDER;  
BONNIE J. HOLDER; JO S. HOLDER  
A/K/A JO SHUMAKE; UNKNOWN  
TENANT NO. 1; UNKNOWN TEN-  
ANT NO. 2; and ALL UNKNOWN  
PARTIES CLAIMING INTERESTS BY,  
THROUGH, UNDER OR AGAINST A  
NAMED DEFENDANT TO THIS AC-  
TION, OR HAVING OR CLAIMING

TO HAVE ANY RIGHT, TITLE OR IN-  
TEREST IN THE PROPERTY HERE-  
IN DESCRIBED, are Defendants,  
STACY M. BUTTERFIELD, Clerk of  
the Circuit Court, will sell to the high-  
est and best bidder for cash online at  
www.polk.realforeclose.com, 10:00  
a.m., on May 21, 2019 the following  
described property as set forth in said  
Order or Final Judgment, to-wit:

LOT 1, LAKE SHIPP HEIGHTS  
UNIT NO. 7, ACCORDING TO  
THE MAP OR PLAT THERE-  
OF AS RECORDED IN PLAT  
BOOK 37, PAGE 26, PUBLIC  
RECORDS OF POLK COUNTY,  
FLORIDA.  
ANY PERSON CLAIMING AN IN-  
TEREST IN THE SURPLUS FROM  
THE SALE, IF ANY, OTHER THAN  
THE PROPERTY OWNER AS OF  
THE DATE OF THE LIS PENDENS  
MUST FILE A CLAIM WITHIN 60  
DAYS AFTER THE SALE.

Pursuant to Florida Statute  
45.031(2), this notice shall be published  
twice, once a week for two consecutive  
weeks, with the last publication being at  
least 5 days prior to the sale.

If you are a person with a disability  
who needs any accommodation in order  
to participate in this proceeding, you  
are entitled, at no cost to you, to the  
provision of certain assistance. Please  
contact the Office of the Court Admin-  
istrator, 255 N. Broadway Avenue, Bar-  
tow, Florida 33830, (863) 534-4686,  
at least 7 days before your scheduled  
court appearance, or immediately upon  
receiving this notification if the time  
before the scheduled appearance is less  
than 7 days; if you are hearing or voice  
impaired, call 711.

DATED 4/17/19.  
SHD Legal Group P.A.  
Attorneys for Plaintiff  
499 NW 70th Ave., Suite 309  
Fort Lauderdale, FL 33317  
Telephone: (954) 564-0071  
Facsimile: (954) 564-9252  
Service E-mail:  
answers@shdlegalgroup.com  
By: Fazia S. Corsbie, Esq.  
Florida Bar No.: 978728  
Roy Diaz, Attorney of Record  
Florida Bar No. 767700  
1463-169549 / DJ1  
April 26; May 3, 2019 19-00744K

## FIRST INSERTION

NOTICE OF SALE  
PURSUANT TO CHAPTER 45  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA  
CIVIL ACTION

CASE NO.: 53-2018-CA-000289  
DIVISION: SECTION 8  
PENNYMAC LOAN SERVICES,  
LLC,  
Plaintiff, vs.  
MELISSA WHITEHEAD AKA  
MELISSA A. WHITEHEAD, et al,  
Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant  
to a Final Judgment of Foreclosure  
dated March 27, 2019, and entered in  
Case No. 53-2018-CA-000289 of the  
Circuit Court of the Tenth Judicial Cir-  
cuit in and for Polk County, Florida in  
which PennyMac Loan Services, LLC,  
is the Plaintiff and Melissa Whitehead  
a/k/a Melissa A. Whitehead, Rodney  
W. Whitehead a/k/a Rodrick W. White-  
head, are defendants, the Polk County  
Clerk of the Circuit Court will sell to the  
highest and best bidder for cash in/on  
online at www.polk.realforeclose.com,  
Polk County, Florida at 10:00am EST  
on the 28th day of May, 2019 the fol-  
lowing described property as set forth  
in said Final Judgment of Foreclosure:

LOT 4, AMBER ESTATES, A  
SUBDIVISION ACCORDING TO  
THE PLAT THEREOF RECORDED  
AT PLAT BOOK 118, PAGE  
26, IN THE PUBLIC RECORDS  
OF POLK COUNTY, FLORIDA.

AND  
LOT 4-A, LAND, IF ANY, LYING  
EASTERLY OF LOT 4, AMBER  
ESTATES, AS RECORDED IN  
PLAT BOOK 118, PAGE 26, PUB-  
LIC RECORDS OF POLK COUN-  
TY, FLORIDA, BEING MORE  
PARTICULARLY DESCRIBED  
AS FOLLOWS:

LAND LYING SOUTHERLY OF  
THE NORTHERLY PLATTED  
BOUNDARY LINE EXTENDED  
EASTERLY OF THE EASTERLY  
RIGHT OF WAY LINE OF LAKE  
ARIANA BOULEVARD AND  
LAND LYING NORTHERLY OF  
THE SOUTHERLY PLATTED  
BOUNDARY LINE EXTENDED  
EASTERLY OF THE EASTERLY  
RIGHT OF WAY LINE OF LAKE  
ARIANA BOULEVARD, ALL  
REFERENCED TO LOT 4, AM-  
BER ESTATES, AS RECORDED

IN PLAT BOOK 118, PAGE 26,  
PUBLIC RECORDS OF POLK  
COUNTY, FLORIDA, AND ANY  
LAND THAT MAY EXIST LY-  
ING EAST OF THE EASTERLY  
RIGHT OF WAY LINE OF LAKE  
ARIANA BOULEVARD AND  
ANY REMAINING LAND LY-  
ING WESTERLY OF THE SOV-  
EREIGN JURISDICTION OF  
THE STATE OF FLORIDA OR  
ANY OTHER GOVERNMENT-  
AL JURISDICTION IN, OVER  
OR ACROSS SAID LANDS, AND  
SUBJECT TO CONSTRUCTION  
REQUIREMENTS OF ANY AND  
ALL GOVERNMENTAL JURIS-  
DICTIONAL ENTITIES; ALL  
ABOVE REFERENCED LANDS,  
IF ANY, ARE CONTAINED  
WITHIN THE SAID EASTERLY  
EXTENDED NORTHERLY AND  
SOUTHERLY PLATTED LOT  
LINES OF SAID LOT 4, AMBER  
ESTATES.

A/K/A 2126 LAKE ARIANA  
BLVD, AUBURNDALE, FL  
33823

Any person claiming an interest in the  
surplus from the sale, if any, other than  
the property owner as of the date of the  
Lis Pendens must file a claim within 60  
days after the sale.

If you are a person with a disability  
who needs any accommodation in order  
to participate in this proceeding, you  
are entitled, at no cost to you, to the  
provision of certain assistance. Please  
contact the Office of the Court Admin-  
istrator, 255 N. Broadway Avenue, Bar-  
tow, Florida 33830, (863) 534-4686,  
at least 7 days before your scheduled  
court appearance, or immediately upon  
receiving this notification if the time  
before the scheduled appearance is less  
than 7 days; if you are hearing or voice  
impaired, call 711.

Dated in Hillsborough County, FL on  
the 17th day of April, 2019  
/s/ Nathan Gryglewicz  
Nathan Gryglewicz, Esq.  
FL Bar # 762121  
Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: servealaw@albertellilaw.com  
CN - 17-005814  
April 26; May 3, 2019 19-00738K

## FIRST INSERTION

NOTICE OF FORECLOSURE SALE  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
OF FLORIDA IN AND FOR  
POLK COUNTY  
GENERAL JURISDICTION  
DIVISION

CASE NO. 2017CA003095000000  
PENNYMAC LOAN SERVICES,  
LLC,  
Plaintiff, vs.

ANNA M. SMITH A/K/A ANNA  
M. WALKER A/K/A ANNA MAE  
WALKER A/K/A ANNA MAE  
SMITH, et. al.,  
Defendants.

NOTICE IS HEREBY GIVEN pursuant  
to a Summary Final Judgment of Fore-  
closure entered April 5, 2019 in Civil  
Case No. 2017CA003095000000 of the  
Circuit Court of the Tenth Judicial  
Circuit in and for Polk County, Bartow,  
Florida, wherein PENNYMAC LOAN  
SERVICES, LLC is Plaintiff and ANNA  
M. SMITH A/K/A ANNA M. WALKER  
A/K/A ANNA MAE WALKER A/K/A  
ANNA MAE SMITH, et. al., are Defen-  
dants, the Clerk of Court STACY BUT-  
TERFIELD, CPA, will sell to the highest  
and best bidder for cash electronically  
at www.polk.realforeclose.com in ac-  
cordance with Chapter 45, Florida Statutes  
on the 21st day of May, 2019 at 10:00  
AM on the following described prop-  
erty as set forth in said Summary Final  
Judgment, to-wit:

That part of Lot 27, Lake Jo-  
sephine Villa Lots of Florida  
Highlands Company Subdivi-  
sion as recorded in Plat book 1,  
page 87 of the public records  
of Polk County, Florida, being

more particularly described as  
follows: Beginning at the most  
Southerly corner of said Lot 27,  
thence run N43 DEG 56'17"E,  
along the Southerly line of said  
Lot 27, a distance of 114.91 feet;  
thence run NO DEG 46'44"E, a  
distance of 59.14 feet; thence run  
S77 DEG 59'05"W, a distance of  
196.16 feet; thence run S45 DEG  
46'30"E, a distance of 143.88  
feet to the said Point of Begin-  
ning.

Any person claiming an interest in the  
surplus from the sale, if any, other than  
the property owner as of the date of the  
lis pendens, must file a claim within 60  
days after the sale.

If you are a person with a disabili-  
ty who needs any accommodation in  
order to participate in this proceed-  
ing, you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, (863) 534-4690, within  
two (2) working days of your receipt of  
this (describe notice); if you are hearing  
or voice impaired, call TDD (863) 534-  
7777 or Florida Relay Service 711.  
Lisa Woodburn, Esq.  
McCalla Raymer Leibert Pierce, LLC  
Attorney for Plaintiff  
110 SE 6th Street,  
Suite 2400  
Fort Lauderdale, FL 33301  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email: MRService@mccalla.com  
Fla. Bar No.: 11003  
6216049  
17-01230-5  
April 26; May 3, 2019 19-00739K



FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CIVIL DIVISION  
**Case #: 2018-CA-001843**  
**DIVISION: 11**  
**SunTrust Bank**  
**Plaintiff, vs.-**  
**Robert N. Draper a/k/a Robert Draper; Barbara E. Draper; SunTrust Bank; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants**  
**Defendant(s).**  
 NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-001843 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein SunTrust Bank, Plaintiff and Robert N. Draper a/k/a Robert Draper are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest

and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on July 16, 2019, the following described property as set forth in said Final Judgment, to-wit:  
 LOT 10, OAKLAWN PLACE SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 82, PAGE 46, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
 Submitted By:  
 ATTORNEY FOR PLAINTIFF:  
 SHAPIRO, FISHMAN & GACHÉ, LLP  
 2424 North Federal Highway,  
 Suite 360  
 Boca Raton, Florida 33431  
 (561) 998-6700  
 (561) 998-6707  
 18-313351 FC01 SUT  
 April 26; May 3, 2019 19-00762K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION  
 DIVISION  
**CASE NO: 2017CA000811000000**  
**BANK OF AMERICA, N.A.,**  
**Plaintiff, vs.**  
**HEATHER BRIDGES A/K/A**  
**HEATHER M. BRIDGES;**  
**UNKNOWN SPOUSE OF**  
**HEATHER BRIDGES A/K/A**  
**HEATHER M. BRIDGES;**  
**ROBERT BRIDGES; UNKNOWN**  
**SPOUSE OF ROBERT BRIDGES;**  
**UNKNOWN TENANT #1;**  
**UNKNOWN TENANT #2,**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to Order Granting Plaintiff's Motion to Reschedule the Foreclosure Sale Date dated April 12, 2019 entered in Civil Case No. 2017CA000811000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein BANK OF AMERICA, N.A. is Plaintiff and BRIDGES, HEATHER AND ROBERT, et al. are Defendants. The Clerk, STACY BUTTERFIELD, shall sell to the highest and best bidder for cash at Polk County's On Line Public Auction website: www.polk.realforeclose.com, at 10:00 AM on May 16, 2019, in accordance with Chapter 45, Florida Statutes, the following described property located in POLK County, Florida, as set forth in said Consent Final Judgment of Mortgage Foreclosure, to-wit:  
 THE NORTH 50 YARDS OF THE FOLLOWING DESCRIBED PROPERTY: BEGIN 141 YARDS SOUTH OF THE NORTHEAST CORNER OF

THE SE ¼ OF THE NE ¼ OF SECTION 33, TOWNSHIP 27 SOUTH, RANGE 23 EAST: THENCE WEST 154.5 YARDS, THENCE SOUTH 205 YARDS. THENCE EAST 154.5 YARDS; THENCE NORTH 205 YARDS TO THE POINT OF BEGINNING.

PROPERTY ADDRESS: 4040 N GALLOWAY RD LAKELAND, FL 33810-2557  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens, must file a claim within 60 days after the sale.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
 Anthony Loney, Esq.  
 FRENKEL LAMBERT WEISS  
 WEISMAN & GORDON, LLP  
 One East Broward Blvd, Suite 1430  
 Fort Lauderdale, Florida 33301  
 Telephone: (954) 522-3233 |  
 Fax: (954) 200-7770  
 FL Bar #: 108703  
 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516  
 flierservice@flwlaw.com  
 04-070303-F01  
 April 26; May 3, 2019 19-00763K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

**CASE NO. 2018CA004199000000**  
**WELLS FARGO BANK, N.A**  
**Plaintiff, v.**  
**NORMA JEAN HARRELL A/K/A**  
**NORMA GILL HARRELL;**  
**UNKNOWN SPOUSE OF NORMA**  
**JEAN HARRELL A/K/A NORMA**  
**GILL HARRELL; UNKNOWN**  
**TENANT 1; UNKNOWN TENANT**  
**2;**  
**Defendants.**

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on April 12, 2019, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:  
 BEGINNING AT A POINT 198.0 FEET NORTH AND 260.0 FEET WEST OF THE SE CORNER OF THE SE 1/4 OF THE NW 1/4 OF THE NE 1/4 OF SECTION 15, TOWNSHIP 28 SOUTH, RANGE 24 EAST, RUN THENCE WEST 100 FEET, THENCE NORTH 132.0 FEET, THENCE EAST 100 FEET, THENCE SOUTH 132 FEET TO THE POINT OF BEGINNING. TOGETHER WITH THAT CERTAIN 1995 LIBERTY/ANNIVERSARY MANUFACTURED HOME, SERIAL NUMBERS 10L24103X AND 10L24103U.

a/k/a 3228 HOWARD ROBERTS RD, LAKELAND, FL 33801-9646

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on May 17, 2019 beginning at 10:00 AM.  
 If you are a person claiming a right to funds remaining after the sale, you must file a claim with the clerk no later than 60 days after the sale. If you fail to file a claim you will not be entitled to any remaining funds.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
 Dated at St. Petersburg, Florida this 19th day of April, 2019.  
 eXL Legal, PLLC  
 Designated Email Address:  
 efling@exlegal.com  
 12425 28th Street North, Suite 200  
 St. Petersburg, FL 33716  
 Telephone No. (727) 536-4911  
 Attorney for the Plaintiff  
 By: David L. Reider  
 FB# 95719  
 1000002488  
 April 26; May 3, 2019 19-00753K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

**CASE NO.: 2018-CA-002179**  
**FIRST GUARANTY MORTGAGE CORPORATION,**  
**Plaintiff, v.**  
**MICHAEL ALLAN REDNER A/K/A**  
**MICHAEL ALLEN REDNER; et al.,**  
**Defendants.**

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on May 22, 2019, at 10:00 a.m. EST, via the online auction site at www.polk.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:  
 Lot 30, CRESCENT VIEW, a subdivision according to the plat thereof recorded at Plat Book 142, Pages 18 and 19, in the Public Records of Polk County, Florida.

Property Address: 6662 Crescent Loop, Winter Haven, FL 33884  
 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.  
 If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.  
 If you are a person with a disability who needs assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863)534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the court program or service.

SUBMITTED on this 18th day of April, 2019.  
 SIROTE & PERMUTT, P.C.  
 /s/ Kathryn I. Kasper, Esq.  
 Anthony R. Smith, Esq.  
 FL Bar #157147  
 Kathryn I. Kasper, Esq.  
 FL Bar #621188  
 Attorneys for Plaintiff  
 OF COUNSEL:  
 Sirote & Permutt, P.C.  
 1201 S. Orlando Ave, Suite 430  
 Winter Park, FL 32789  
 Toll Free: (800) 826-1699  
 Facsimile: (850) 462-1599  
 April 26; May 3, 2019 19-00745K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION  
 DIVISION  
**CASE NO. 2016CA001950000000**  
**US BANK, NATIONAL**  
**ASSOCIATION, AS TRUSTEE FOR**  
**C-BASS MORTGAGE LOAN**  
**ASSET-BACKED CERTIFICATES,**  
**SERIES 2006-CB 9,**  
**Plaintiff, vs.**  
**MARY L. HARRIS A/K/A MARY**  
**HARRIS, et al.**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 18, 2018, and entered in 2016CA001950000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein US BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-CB 9 is the Plaintiff and UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST MARY L. HARRIS A/K/A MARY HARRIS, DECEASED; NANCY HARRIS-JACKSON are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on June 07, 2019, the following described property as set forth in said Final Judgment, to wit:  
 LOT 68, LAKE DEESON ESTATES, UNRECORDED: COMMENCE AT THE SW CORNER OF THE NE 1/4 OF THE NE 1/4 OF SECTION 29, TOWNSHIP 27 SOUTH, RANGE 24 EAST, POLK COUNTY, FLORIDA, AND DEFLECT 76° 48' 30" RIGHT FROM THE WEST BOUNDARY THEREOF; RUN THENCE NORTHEASTERLY

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

**CASE NO.:**  
**2014CA001569-0000-00**  
**DIVISION: 11**

**WILMINGTON SAVINGS FUND SOCIETY, FSB D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST,**  
**Plaintiff, vs.**  
**GARY D. JOHNSON, ET AL.,**  
**Defendants.**

NOTICE IS GIVEN that, in accordance with the Order on Plaintiff's Motion to Reschedule Foreclosure Sale entered on April 10, 2019 in the above-styled cause, Stacy M. Butterfield, Polk county clerk of court shall sell to the highest and best bidder for cash on May 14, 2019 at 10:00 A.M., at www.polk.realforeclose.com, the following described property:

THE EASTERLY 1/2 OF LOT 24 AND ALL OF LOT 25 OF HILL-CREST HEIGHTS ESTATES UNIT THREE, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 73, PAGE 30, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 14 REGAL COURT, BABSON PARK, FL 33827

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

AMERICANS WITH DISABILITIES ACT

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated: April 26, 2019  
 /s/ Michelle A. DeLeon  
 Michelle A. DeLeon, Esquire  
 Florida Bar No.: 68587  
 Quinteiros, Prieto, Wood & Boyer, P.A.  
 255 S. Orange Ave., Ste. 900  
 Orlando, FL 32801-3454  
 (855) 287-0240  
 (855) 287-0211 Facsimile  
 E-mail: servicescopies@qpwblaw.com  
 E-mail: mdeleon@qpwblaw.com  
 Matter # 91785  
 April 26; May 3, 2019 19-00754K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY

GENERAL JURISDICTION  
 DIVISION  
**CASE NO. 2018CA002620000000**

**PINGORA LOAN SERVICING, LLC,**  
**Plaintiff, vs.**  
**BOOKER HOBBS, et. al.,**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered April 11, 2019 in Civil Case No. 2018CA002620000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein PINGORA LOAN SERVICING, LLC is Plaintiff and BOOKER HOBBS, et. al., are Defendants, the Clerk of Court STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 15th day of May, 2019 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:  
 Lot 4A, Block B, Villages at Bridgewater Village 8, according to the plat thereof as recorded in Plat Book 146, Pages 5 and 6, of the Public Records of Polk County, Florida.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
 Lisa Woodburn, Esq.  
 McCalla Raymer Leibert Pierce, LLC  
 Attorney for Plaintiff  
 110 SE 6th Street, Suite 2400  
 Fort Lauderdale, FL 33301  
 Phone: (407) 674-1850  
 Fax: (321) 248-0420  
 Email: MRService@mccalla.com  
 Fla. Bar No.: 11003  
 6217399  
 18-00859-4  
 April 26; May 3, 2019 19-00740K

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that CHELSY L BRINGLE, JOHN K BRINGLE, CHAD BROGAN JACKSON AND JORDAN LEIGH JACKSON, owners, desiring to engage in business under the fictitious name of FLORIDA SMASH BASEBALL located at 607 KINGS LANE SW, WINTER HAVEN, FL 33880 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
 April 26, 2019 19-00782K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION  
 DIVISION  
**CASE NO. 2018CA003960000000**  
**U.S. BANK NATIONAL**  
**ASSOCIATION, AS TRUSTEE,**  
**AS SUCCESSOR TO FIRSTAR**  
**TRUST COMPANY, AS TRUSTEE,**  
**FOR MANUFACTURED**  
**HOUSING CONTRACT SENIOR/**  
**SUBORDINATE PASS-THROUGH**  
**CERTIFICATE TRUST 1996-10,**  
**Plaintiff, vs.**  
**CAROL L. SHUMAN, et al.**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated April 12, 2019, and entered in 2018CA003960000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR TO FIRSTAR TRUST COMPANY, AS TRUSTEE, FOR MANUFACTURED HOUSING CONTRACT SENIOR/SUBORDINATE PASS-THROUGH CERTIFICATE TRUST 1996-10 is the Plaintiff and CAROL L. SHUMAN; JEFFREY A. SHUMAN are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on May 17, 2019, the following described property as set forth in said Final Judgment, to wit:  
 LOT 17, LESS THE NORTH 25 FEET THEREOF, MONEY-TREE RANCHETTES SUBDIVISION, PHASE TWO, UNIT ONE, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 73, PAGES 25

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

**CASE NO.: 2018-CA-003622**  
**BAHAMA BAY CONDOMINIUM ASSOCIATION, INC.,**  
**Plaintiff, v.**  
**JANE WHITHAM, et al.,**  
**Defendants.**

NOTICE IS HEREBY GIVEN that on the 10th day of June, 2019, at 10:00 a.m., at www.polk.realforeclose.com in POLK County, Florida, in accordance with Section 45.031, Florida Statutes, the Clerk of Court will offer for sale the real estate described as follows:

BAHAMA BAY, A CONDOMINIUM CONDO BK 12 PGS 25 THRU 50 & OR 5169 PGS 1306 THRU 1397 & OR 5282 PGS 1158 THRU 1165, PHASE 5 UNIT 5203 & AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS AS PER CONDO DECLARATION a/k/a 309 Lucaya Loop, Unit 5203, Davenport, FL 33897.

together with all structures, improvements, fixtures, and appurtenances on said land or used in conjunction therewith.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within sixty (60) days after the sale.

The aforesaid sale will be made pursuant to a Summary Final Judgment of Foreclosure entered in this cause on April 12, 2019.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATED this 23rd day of April, 2019.  
 /s/ James C. Washburn  
 James C. Washburn, Esq.  
 Florida Bar No.: 0138800  
 Shuffield, Lowman & Wilson, P.A.  
 Counsel for Plaintiff.  
 Gateway Center  
 1000 Legion Place, Suite 1700  
 Orlando, Florida 32801  
 Telephone (407) 581-9800  
 Fax (407) 581-9801  
 jwashburn@shuffieldlowman.com  
 litterservice@shuffieldlowman.com  
 07711-0044  
 April 26; May 3, 2019 19-00780K

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that MATTHEW AUSTIN SCHEALL, owner, desiring to engage in business under the fictitious name of MEEK ON A HILL located at 1134 RUBY ST, LAKELAND, FL 33815 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
 April 26, 2019 19-00781K

AND 26 PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH 1996 MERRITT LIVESTOCK TRAILER WITH VIN NUMBERS FLHM-BC78237297A AND FLHM-BC78237297B

Property Address: 3529 REAGAN BLVD, LAKE WALES, FL 33898

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 24 day of April, 2019.  
 ROBERTSON, ANSCHUTZ & SCHNEID, P.L.  
 Attorney for Plaintiff  
 6409 Congress Ave., Suite 100  
 Boca Raton, FL 33487  
 Telephone: 561-241-6901  
 Facsimile: 561-997-6909  
 Service Email: mail@rasflaw.com  
 By: \S\Nicole Ramjattan  
 Nicole Ramjattan, Esquire  
 Florida Bar No. 89204  
 Communication Email:  
 nramjattan@rasflaw.com  
 17-069326 - AnT  
 April 26; May 3, 2019 19-00786K



## FIRST INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2019CA001001000000

REVERSE MORTGAGE SOLUTIONS, INC., Plaintiff, vs.

JEAN HOLSCLAW A/K/A JEAN M. HOLSCLAW AND JOHN A. HOLSCLAW, et al. Defendant(s).

TO: JEAN HOLSCLAW A/K/A JEAN M. HOLSCLAW, and JOHN HOLSCLAW. whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:

LOT 247, LAKE ASHTON WEST PHASE I, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 138, PAGES 11 THRU 21, INCLUSIVE, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton,

Florida 33487 on or before May 20, 2019 / (30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

THIS NOTICE SHALL BE PUBLISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this Court at Polk County, Florida, this 12 day of April, 2019.

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
(SEAL) BY: Gina Busbee  
DEPUTY CLERK

ROBERTSON, ANSCHUTZ, & SCHNEID, PL  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
PRIMARY EMAIL: mail@rasflaw.com  
19-252464 - AdB  
April 26; May 3, 2019 19-00774K

## FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2018CA002439000000

QUICKEN LOANS INC., Plaintiff, vs.

OLAF BECKER, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 08, 2019, and entered in 2018CA002439000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein QUICKEN LOANS INC. is the Plaintiff and OLAF BECKER; UNKNOWN SPOUSE OF OLAF BECKER N/K/A SHIRLEY MARIA JANE NICKELS; POLK COUNTY, FLORIDA; STATE OF FLORIDA, DEPARTMENT OF REVENUE; CLERK OF THE COURT POLK COUNTY, FLORIDA; HART LAKE COVE HOMEOWNERS ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on June 05, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 4, HART LAKE COVE, PHASE II, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 136, PAGES 37 AND 38, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 313 FISH HAWK DR, WINTER HAVEN, FL 33884

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 18 day of April, 2019.  
ROBERTSON, ANSCHUTZ & SCHNEID, P.L.  
Attorney for Plaintiff  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909  
Service Email: mail@rasflaw.com  
By: \S\Nicole Ramjattan  
Nicole Ramjattan, Esquire  
Florida Bar No. 89204  
Communication Email:  
nramjattan@rasflaw.com  
18-161439 - MaS  
April 26; May 3, 2019 19-00755K

## FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CIVIL ACTION

CASE NO.: 53-2018-CA-003546

DIVISION: SECTION 7

WELLS FARGO USA HOLDINGS, INC., Plaintiff, vs.

THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF JERRY MOSES, DECEASED, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated April 12, 2019, and entered in Case No. 53-2018-CA-003546 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo USA Holdings, Inc., is the Plaintiff and The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against the Estate of Jerry Moses, deceased, Adrienne Harris a/k/a Adrienne S. Harris, Elizabeth Moses a/k/a Elizabeth L. Moses a/k/a Elizabeth Canady, Jonathan Harris, Katrina Kelly, State of Florida, Department of Economic Opportunity Reemployment Assistance Program, Elizabeth Moses, Any And All Unknown Parties Claiming by, Through, Under, And Against The Herein named Individual Defendant(s) Who are Not Known To Be Dead Or Alive, Whether Said Unknown Parties May Claim An Interest in Spouses, Heirs, Devisees, Grantees, Or Other Claimants are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2017CA002792000000

SUNTRUST MORTGAGE, INC., Plaintiff, vs.

ANDREW G. VEST A/K/A ANDREW VEST; RHONDA F. GARRETT A/K/A RHONDA F. VEST A/K/A RHONDA VEST, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 22, 2018, and entered in 2017CA002792000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein SUNTRUST MORTGAGE, INC. is the Plaintiff and ANDREW G. VEST A/K/A ANDREW VEST; RHONDA F. GARRETT A/K/A RHONDA F. VEST A/K/A RHONDA VEST; FLORIDA HOUSING FINANCE CORPORATION are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on June 04, 2019, the following described property as set forth in said Final Judgment, to wit:

LOTS 16 AND 17 IN BLOCK 60 OF STEPHENSON'S ADDITION TO BABSON PARK, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 19, PAGES 28 AND 28A, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 207 MOUNTAIN DRIVE, BABSON PARK, FL 33827

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 19 day of April, 2019.  
ROBERTSON, ANSCHUTZ & SCHNEID, P.L.  
Attorney for Plaintiff  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909  
Service Email: mail@rasflaw.com  
By: \S\Nicole Ramjattan  
Nicole Ramjattan, Esquire  
Florida Bar No. 89204  
Communication Email:  
nramjattan@rasflaw.com  
17-072771 - LaH  
April 26; May 3, 2019 19-00756K

## FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2018CA004282000000

PACIFIC UNION FINANCIAL, LLC., Plaintiff, vs.

THOMAS MALLESON LONGSTREET, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 14, 2019, and entered in 2018CA004282000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein PACIFIC UNION FINANCIAL, LLC is the Plaintiff and THOMAS MALLESON LONGSTREET; are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on June 07, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 4, BLOCK B, GEBHARDT'S ADDITION TO CAMPBOR HEIGHTS, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 41, PAGE 45, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 832 SUSAN DR, LAKELAND, FL 33803

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 18 day of April, 2019.  
ROBERTSON, ANSCHUTZ & SCHNEID, P.L.  
Attorney for Plaintiff  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909  
Service Email: mail@rasflaw.com  
By: \S\Nicole Ramjattan  
Nicole Ramjattan, Esquire  
Florida Bar No. 89204  
Communication Email:  
nramjattan@rasflaw.com  
18-140679 - StS  
April 26; May 3, 2019 19-00757K

## FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

CASE NO. 2018CA003665000000

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-18, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-18, Plaintiff, vs.

ALVIN A. WILLIS A/K/A ARDELL WILLIS; JULIE WILLIS, et al. Defendants

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 29, 2019, and entered in Case No. 2018CA003665000000, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida. THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-18, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-18, is Plaintiff and ALVIN A. WILLIS A/K/A ARDELL WILLIS; JULIE WILLIS; UNKNOWN SPOUSE OF JAY K. LEE, are defendants. Stacy M. Butterfield, Clerk of Circuit Court for POLK, County Florida will sell to the highest and best bidder for cash via the Internet at www.polk.realforeclose.com, at 10:00 a.m., on the 28TH day of MAY 2019, the following described property as set forth in said Final Judgment, to wit:

COMMENCE AT THE NW CORNER OF THE SW 1/4 OF SECTION 28, TOWNSHIP 28 SOUTH, RANGE 28 EAST, IN POLK COUNTY, FLORIDA, THENCE RUN ON AN ASSUMED BEARING OF NORTH 89°57'40" EAST 2252.66 FEET ALONG THE NORTH LINE OF SAID SW 1/4; THENCE SOUTH 00°09'16" WEST 335.00 FEET TO THE POINT

## FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

CASE NO.: 2018CA004077000000

PHH MORTGAGE CORPORATION Plaintiff, vs.

LESLI S. VESTER, et al Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated April 12, 2019, and entered in Case No. 2018CA004077000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein PHH MORTGAGE CORPORATION, is Plaintiff, and LESLI S. VESTER, et al are Defendants, the clerk, Stacy M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 16 day of May, 2019, the following described property as set forth in said Final Judgment, to wit:

Lot 3, Block E of BABSON PARK HEIGHTS SECTION 1, PHASE 1, according to the plat thereof as recorded in Plat Book 43, Page 13, of the Public Records of Polk County, Florida.

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated: April 24, 2019  
Phelan Hallinan Diamond & Jones, PLLC  
Attorneys for Plaintiff  
2001 NW 64th Street, Suite 100  
Ft. Lauderdale, FL 33309  
Tel: 954-462-7000  
Fax: 954-462-7001  
Service by email:  
FL.Service@PhelanHallinan.com  
By: /s/ Tammy Geller  
Phelan Hallinan Diamond & Jones, PLLC  
Tammy Geller, Esq.,  
Florida Bar No. 0091619  
Emilio R. Lenzi, Esq.,  
Florida Bar No. 0668273  
PH # 91650  
April 26; May 3, 2019 19-00785K

## FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

CASE NO.: 2019CA000159000000

U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs.

LESTER DAVIS A/K/A LESTER C. DAVIS A/K/A LESTER CHARLES DAVIS, et al., Defendants.

UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RENA C. DAVIS A/K/A RENA DAVIS A/K/A RENA CLARK-DAVIS N/K/A RENA DAVIS A/K/A RENA CLARK-DAVIS

Last Known Address: 7441 JESSAMINE DR, LAKELAND, FL 33810  
Current Residence Unknown  
UNKNOWN SPOUSE OF RENA C. DAVIS A/K/A RENA DAVIS A/K/A RENA CLARK-DAVIS N/K/A RENA DAVIS A/K/A RENA CLARK-DAVIS

Last Known Address: 7441 JESSAMINE DR, LAKELAND, FL 33810  
Current Residence Unknown  
YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

LOT 12, SUMMER OAKS PHASE ONE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 114, PAGES 16 AND 17, PUBLIC RECORDS POLK COUNTY, FLORIDA

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Choice Legal Group, P.A., Attorney for Plaintiff, whose address is P.O. BOX 9908, FT. LAUDERDALE, FL 33310-0908 on or before March 29, 2019, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this Court this 20 day of February, 2019.  
STACY M. BUTTERFIELD, CPA  
As Clerk of the Court  
(SEAL) By Gina Busbee  
As Deputy Clerk

Choice Legal Group, P.A.,  
Attorney for Plaintiff  
P.O. BOX 9908  
FT. LAUDERDALE, FL 33310-0908  
18-01612  
April 26; May 3, 2019 19-00773K

## FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

CASE NO.: 2017CA003175000000

WELLS FARGO BANK, NA Plaintiff, vs.

DONALD E. DEUTER, et al Defendants.

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed April 11, 2019, and entered in Case No. 2017CA003175000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein WELLS FARGO BANK, NA, is Plaintiff, and DONALD E. DEUTER, et al are Defendants, the clerk, Stacy M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 14 day of May, 2019, the following described property as set forth in said Lis Pendens, to wit:

That part of Block 47, STEPHENSON'S ADDITION TO BABSON PARK AND RE-SUBDIVISION OF THE CITY OF CROOKED LAKE, according to the map or plat thereof as recorded in Plat Book 19, Page 28, Public Records of Polk County, Florida, described as the Southeastly 85 feet of Lots 13 and 14, Block 47.

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated: April 22, 2019  
Phelan Hallinan Diamond & Jones, PLLC  
Attorneys for Plaintiff  
2001 NW 64th Street, Suite 100  
Ft. Lauderdale, FL 33309  
Tel: 954-462-7000  
Fax: 954-462-7001  
Service by email:  
FL.Service@PhelanHallinan.com  
By: /s/ Tammy Geller  
Phelan Hallinan Diamond & Jones, PLLC  
Tammy Geller, Esq.,  
Florida Bar No. 0091619  
Emilio R. Lenzi, Esq.,  
Florida Bar No. 0668273  
PH # 85125  
April 26; May 3, 2019 19-00761K



FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE GOOD JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2018CA002177000000 LAKEVIEW LOAN SERVICING, LLC; Plaintiff, vs. TABITHA J. MARRERO, ET.AL; Defendants NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated April 12, 2019, in the above-styled cause, the Clerk of Court, Stacy M. Butterfield will sell to the highest and best bidder for cash at www.polk.realforeclose.com, on May 17, 2019 at 10:00 am the following described property:

LOT 8, DENNIS PARK, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 45, PAGE 31, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 306 CONGRESS AVE, AUBURNDALE, FL 33823

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

If you are a person with a disability who needs any accommodation to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator at (863) 534-4686(863) 534-4686 at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand on April 23, 2019. Derek Cournoyer Bar # 1002218 Attorneys for Plaintiff Marinosci Law Group, P.C. 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309 Phone: (954)-644-8704; Fax (954) 772-9601 ServiceFL@mlg-defaultlaw.com ServiceFL2@mlg-defaultlaw.com 18-05663-FC April 26; May 3, 2019 19-00784K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE GOOD JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2018CA002179000000 PENNYMAC LOAN SERVICES, LLC; Plaintiff, vs. FABIAN ABDIEL PEREZ DONES, ALICIA MARIA PEREZ, ET.AL; Defendants NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated April 12, 2019, in the above-styled cause, the Clerk of Court, Stacy M. Butterfield will sell to the highest and best bidder for cash at www.polk.realforeclose.com, on May 17, 2019 at 10:00 am the following described property:

LOT(S) 137, FOREST RIDGE, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 139, PAGES 37 THROUGH 40, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 5796 FOREST RIDGE DRIVE, WINTER HAVEN, FL 33881

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

If you are a person with a disability who needs any accommodation to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator at (863) 534-4686(863) 534-4686 at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand on April 23, 2019. Derek Cournoyer Bar # 1002218 Attorneys for Plaintiff Marinosci Law Group, P.C. 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309 Phone: (954)-644-8704; Fax (954) 772-9601 ServiceFL@mlg-defaultlaw.com ServiceFL2@mlg-defaultlaw.com 18-06391-FC April 26; May 3, 2019 19-00783K

FIRST INSERTION

NOTICE OF ACTION FORECLOSURE PROCEEDINGS-PROPERTY IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION

Case #: 2019-CA-000879 DIVISION: 7

Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-WF2, Asset-Backed Certificates, Series 2006-WF2 Plaintiff, vs.- Milton McClellan Burton; Lisa Ann Burton; Freddie McFarlane; Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Mary Edith Burton, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Unknown Spouse of Milton McClellan Burton; Unknown Spouse of Lisa Ann Burton; Unknown Spouse of Freddie McFarlane; Redbrick Financial Group Inc. f/k/a Snap Home Finance (U.S.) Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown

Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).

TO: Lisa Ann Burton: LAST KNOWN ADDRESS, 570 5th Avenue, Apt. E4, New Rochelle, NY 10801, Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Mary Edith Burton, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s): UNKNOWN ADDRESS and Unknown Spouse of Lisa Ann Burton: LAST KNOWN ADDRESS, 570 5th Avenue, Apt. E4, New Rochelle, NY 10801 Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned

tioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

YOU ARE HEREBY NOTIFIED that an action has been commenced to foreclose a mortgage on the following real property, lying and being and situated in Polk County, Florida, more particularly described as follows:

LOT 221 AND 222, SOUTH LAKE WALES UNIT NUMBER ONE, ACCORDING TO THE MAP THEREOF, AS RECORDED IN PLAT BOOK 41, PAGE 39, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

more commonly known as 116 Pierce Street, Lake Wales, FL 33859.

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon SHAPIRO, FISHMAN & GACHÉ, LLP, Attorneys for Plaintiff, whose address is 4630 Woodland Corporate Blvd., Suite 100, Tampa, FL 33614, within thirty (30) days after the first publication of this notice and file the original with the clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief de-

manded in the Complaint. Default Date May 27, 2019

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.

WITNESS my hand and seal of this Court on the day of APR 18 2019.

Stacy M. Butterfield Circuit and County Courts By: /s/ Asuncion Nieves Deputy Clerk

SHAPIRO, FISHMAN & GACHÉ, LLP Attorneys for Plaintiff 4630 Woodland Corporate Blvd., Suite 100 Tampa, FL 33614 18-317253 FC01 WNI April 26; May 3, 2019 19-00775K

FIRST INSERTION

RE-NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA.

CIVIL DIVISION CASE NO.

532012CA003837XXXXXX THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-HYB9, Plaintiff, vs.

ALISHA R. FLORENCE; R. CHRIS FLORENCE; MILLER'S LANDING HOMEOWNERS ASSOCIATION, INC.; BANK OF AMERICA, N.A.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on May 15, 2019, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 26, MILLER'S LANDING AT LAKE BESS, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 128, PAGE 14, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATED 4/24/19 SHD Legal Group P.A. Attorneys for Plaintiff 499 NW 70th Ave., Suite 309 Fort Lauderdale, FL 33317 Telephone: (954) 564-0071 Facsimile: (954) 564-9252 Service E-mail: answers@shdlegalgroup.com By: Fazia S. Corsbie Florida Bar No.: 978728 Roy Diaz, Attorney of Record Florida Bar No. 767700 6168-111218 /VMR April 26; May 3, 2019 19-00787K

FIRST INSERTION

ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on May 15, 2019, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 110, THE PINES ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 64, PAGE 37, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATED this 22 day of April, 2019.

ALDRIDGE | PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 Telephone: (844) 470-8804 Facsimile: (561) 392-6965 By: Andrew Scolaro FBN: 44927 Primary E-Mail: ServiceMail@aldridgepite.com 1221-13106B April 26; May 3, 2019 19-00779K

FIRST INSERTION

NOTICE OF ACTION FORECLOSURE PROCEEDINGS-PROPERTY IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION

Case #: 2016CA000236000000

WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2005-4, ASSET-BACKED CERTIFICATES, SERIES 2005-4, Plaintiff, vs. JANET MCNEIL AKA JANET THOMPSON MCNEIL AKA JANET RUTH MCNEIL; et al; Defendant(s). NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on April 4, 2019 in Civil Case No. 2016CA000236000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2005-4, ASSET-BACKED CERTIFICATES, SERIES 2005-4 is the Plaintiff, and JANET MCNEIL A/K/A JANET THOMPSON MCNEIL A/K/A JANET RUTH MCNEIL; UNKNOWN SPOUSE OF JANET MCNEIL A/K/A JANET THOMPSON MCNEIL A/K/A JANET RUTH MCNEIL; BANKERS INSURANCE COMPANY; POLK COUNTY, FLORIDA, POLK COUNTY SPECIAL MAGISTRATE; ATLANTA CASUALTY CO., A/S/O WILLIAM LENNON; WILLIAM LENNON, INDIVIDUALLY; UNKNOWN TENANT 1 N/K/A AN-NETH FORBES; UNKNOWN TENANT 2 NKA KEVIN MCPHERSON are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on June 4, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 110, THE PINES ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 64, PAGE 37, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATED this 22 day of April, 2019.

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CIRCUIT CIVIL DIVISION CASE NO.: 2018-CA-000622

HIGHER TRUST INVESTMENTS LLC, Plaintiff, v. STELLA L. DUNLAP, et al., Defendants. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated April 12, 2019, and entered in Case No. 2018-CA-000622 in the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein HIGHER TRUST INVESTMENTS LLC is the Plaintiff and LATIVIA DEANA JOHNSON, DEITRA BRUNNER; YVETTE TAMEASE WILSON A/K/A YVETTE WILSON; UNKNOWN SPOUSE OF DEITRA BRUNNER; CLERK OF COURT IN AND FOR POLK COUNTY, FLORIDA; STATE OF FLORIDA, DEPARTMENT OF REVENUE; FORD MOTOR CREDIT COMPANY, LLC; GOVERNMENT EMPLOYEES INSURANCE COMPANY A/S/O MATTIE SMITH and CITY OF LAKELAND, FLORIDA, are the Defendants.

The Clerk of the Court, STACY M. BUTTERFIELD, CPA, will sell to the highest bidder for cash, in accordance with Section 45.031, Florida Statutes, at public sale on JUNE 10, 2019 at 10:00 A.M., on-line at www.polk.realforeclose.com, the following described real property as set forth in said Final Summary Judgment, to wit:

THE WEST 97.86 FEET OF LOT 2, BLOCK 3 OF C. L. MITCHELL ADDITION, LESS

there after; otherwise a default will be entered against you for the relief demanded in the Complaint. Default Date May 27, 2019 IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711. WITNESS my hand and seal of this Court on the 18 day of April, 2019. Stacy M. Butterfield Circuit and County Courts By: /s/ Asuncion Nieves Deputy Clerk SHAPIRO, FISHMAN & GACHÉ, LLP Attorneys for Plaintiff 4630 Woodland Corporate Blvd., Suite 100 Tampa, FL 33614 19-317889 FC01 WNI April 26; May 3, 2019 19-00776K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CIRCUIT CIVIL DIVISION CASE NO.: 2018-CA-000622

HIGHER TRUST INVESTMENTS LLC, Plaintiff, v. STELLA L. DUNLAP, et al., Defendants. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated April 12, 2019, and entered in Case No. 2018-CA-000622 in the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein HIGHER TRUST INVESTMENTS LLC is the Plaintiff and LATIVIA DEANA JOHNSON, DEITRA BRUNNER; YVETTE TAMEASE WILSON A/K/A YVETTE WILSON; UNKNOWN SPOUSE OF DEITRA BRUNNER; CLERK OF COURT IN AND FOR POLK COUNTY, FLORIDA; STATE OF FLORIDA, DEPARTMENT OF REVENUE; FORD MOTOR CREDIT COMPANY, LLC; GOVERNMENT EMPLOYEES INSURANCE COMPANY A/S/O MATTIE SMITH and CITY OF LAKELAND, FLORIDA, are the Defendants.

The Clerk of the Court, STACY M. BUTTERFIELD, CPA, will sell to the highest bidder for cash, in accordance with Section 45.031, Florida Statutes, at public sale on JUNE 10, 2019 at 10:00 A.M., on-line at www.polk.realforeclose.com, the following described real property as set forth in said Final Summary Judgment, to wit:

THE WEST 97.86 FEET OF LOT 2, BLOCK 3 OF C. L. MITCHELL ADDITION, LESS

there after; otherwise a default will be entered against you for the relief demanded in the Complaint. Default Date May 27, 2019 IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711. WITNESS my hand and seal of this Court on the 18 day of April, 2019. Stacy M. Butterfield Circuit and County Courts By: /s/ Asuncion Nieves Deputy Clerk SHAPIRO, FISHMAN & GACHÉ, LLP Attorneys for Plaintiff 4630 Woodland Corporate Blvd., Suite 100 Tampa, FL 33614 19-317889 FC01 WNI April 26; May 3, 2019 19-00776K

OFFICIAL COURTHOUSE WEBSITES: MANATEE COUNTY: manateeclerk.com | SARASOTA COUNTY: sarasotaclerk.com | CHARLOTTE COUNTY: charlotte.realforeclose.com LEE COUNTY: leeclerk.org | COLLIER COUNTY: collierclerk.com | HILLSBOROUGH COUNTY: hillscclerk.com PASCO COUNTY: pasco.realforeclose.com | PINELLAS COUNTY: pinellasclerk.org POLK COUNTY: polkcountyclerk.net | ORANGE COUNTY: myorangeclerk.com

Check out your notices on: www.floridapublicnotices.com

Business Observer



# SAVE TIME

E-mail your Legal Notice  
**legal@businessobserverfl.com**

**Sarasota / Manatee counties**

**Hillsborough County**

**Pasco County**

**Pinellas County**

**Polk County**

**Lee County**

**Collier County**

**Charlotte County**

**Wednesday 2PM Deadline  
 Friday Publication**

**Business  
 Observer**

## SUBSEQUENT INSERTIONS

**SECOND INSERTION**  
 NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2018CA002979000000**  
**LOANDEPOT.COM, LLC,**  
**Plaintiff, vs.**  
**VICTOR HERNANDEZ GONZALEZ; et al,**  
**Defendant(s).**  
 NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on April 1, 2019 in Civil Case No. 2018CA002979000000, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein, LOANDEPOT.COM, LLC is the Plaintiff, and VICTOR HERNANDEZ GONZALEZ; STACEY ANGELO-HERNANDEZ; BRIDGEWATER MASTER ASSOCIATION, INC; VILLAGES AT BRIDGEWATER COMMUNITY ASSOCIATION, INC.; are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) on May 3, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:  
 LOT 1, BLOCK A, VILLAGES AT BRIDGEWATER VILLAGE 6B PHASE 2, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 152, PAGE(S) 6 AND 7, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 12 day of April, 2019.  
**ALDRIDGE | PITE, LLP**  
 Attorney for Plaintiff  
 1615 South Congress Avenue Suite 200  
 Delray Beach, FL 33445  
 Telephone: (844) 470-8804  
 Facsimile: (561) 392-6965  
 By: Michelle Lewis, Esq.  
 FBN: 70922  
 Primary E-Mail: ServiceMail@aldridgepite.com  
 1454-308B  
 April 19, 26, 2019 19-00705K

**SECOND INSERTION**  
 NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
 CIVIL ACTION  
**CASE NO.: 2018-CA-002724**  
**DIVISION: 11**  
**LAKEVIEW LOAN SERVICING, LLC,**  
**Plaintiff, vs.**  
**HAROLD D. BUDD, et al,**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated January 29, 2019, and entered in Case No. 2018-CA-002724 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Lakeview Loan Servicing, LLC, is the Plaintiff and Harold D. Budd, Blackwater Creek Homeowners Association, Inc., Blanca N. Ayala, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), Polk County, Florida at 10:00am EST on the 28th day of May, 2019 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 23. BLACKWATER CREEK ESTATES, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 135, PAGES 18, 19 AND 20, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA  
 A/K/A 2805 BLACKWATER CREEK DR, LAKELAND, FL 33810

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated in Hillsborough County, FL on the 17th day of April, 2019  
 /s/ Nathan Gryglewicz  
 Nathan Gryglewicz, Esq.  
 FL Bar # 762121  
 Albertelli Law  
 Attorney for Plaintiff  
 P.O. Box 23028  
 Tampa, FL 33623  
 (813) 221-4743  
 (813) 221-9171 facsimile  
 eService: servealaw@albertellilaw.com  
 CN - 18-010875  
 April 19, 26, 2019 19-00737K

**SECOND INSERTION**  
 NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
 GENERAL JURISDICTION  
 DIVISION  
**Case No. 2016CA000687000000**  
**PennyMac Loan Services, LLC,**  
**Plaintiff, vs.**  
**Darrena Jana Clayton-Shaw a/k/a Darrena J. Clayton-Shaw, et al.,**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to an Order dated April 1, 2019, entered in Case No. 2016CA000687000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein PennyMac Loan Services, LLC is the Plaintiff and Darrena Jana Clayton-Shaw a/k/a Darrena J. Clayton-Shaw; Unknown Spouse of Darrena Jana Clayton-Shaw a/k/a Darrena J. Clayton-Shaw; Forest Ridge Homeowners Association of Polk County, Inc.; United States of America on Behalf of the Secretary of Housing and Urban Development are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), beginning at 10:00 AM on the 7th day of May, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 17, FOREST RIDGE, ACCORDING TO THE PLAT

THEREOF AS RECORDED IN PLAT BOOK 139, PAGES 37 THROUGH 40 INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 12 day of April, 2019.  
**BROCK & SCOTT, PLLC**  
 Attorney for Plaintiff  
 2001 NW 64th St, Suite 130  
 Ft. Lauderdale, FL 33309  
 Phone: (954) 618-6955, ext. 6108  
 Fax: (954) 618-6954  
 FLCourtDocs@brockandscott.com  
 By Giuseppe Cataudella, Esq.  
 Florida Bar No. 88976  
 Case No. 2016CA000687000000  
 File # 15-F12173  
 April 19, 26, 2019 19-00706K

**HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER**

**CALL 941-906-9386**  
 and select the appropriate County name from the menu option OR  
 e-mail [legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)

**Business Observer**



SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION  
**Case Number: 19CP-0861**  
**IN RE: ESTATE OF Bill G. Cassell a/k/a Billie G. Cassell deceased.**

The administration of the estate of Bill G. Cassell a/k/a Billie G. Cassell, deceased, Case Number 19CP-0861, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is April 19, 2019.

**Lyle William Cassell**  
**Personal Representative**  
 Address: 2417 Avenue A NW,  
 Winter Haven, FL 33880  
 MICHAEL H. WILLISON, P.A.  
 Michael H. Willison, Esquire  
 114 S. Lake Avenue  
 Lakeland, Florida 33801  
 (863) 687-0567  
 Florida Bar No. 382787  
 mwillison@mwillison.com  
 Attorney for Personal Representative  
 April 19, 26, 2019 19-00698K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA.

**CASE No. 2015CA002895**  
**WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015-1, PLAINTIFF, VS.**

**CHRISTOPHER T. WESTPHALEN A/K/A CHRISTOPHER WESTPHALEN, ET AL. DEFENDANT(S).**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated March 26, 2019 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on June 24, 2019, at 10:00 AM, at www.polk.realforeclose.com for the following described property:

LOT 32, HILLGROVE SUB-DIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 81, PAGE 26, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within sixty (60) days after the sale. The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Tromberg Law Group, P.A.  
 Attorney for Plaintiff  
 1515 South Federal Highway, Suite 100  
 Boca Raton, FL 33432  
 Telephone #: 561-338-4101  
 Fax #: 561-338-4077  
 Email:  
 eservice@tromberglawgroup.com  
 By: Amina M McNeil, Esq.  
 FBN 67239  
 Our Case #:  
 17-001725-FIH\2015CA002895\FAY  
 April 19, 26, 2019 19-00707K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

PROBATE DIVISION  
**File No.: 19CP-0937**  
**IN RE: ESTATE OF DAVID HUBIE HARDY, Deceased,**  
**SSN: XXX-XX-4521**

The administration of the estate of DAVID HUBIE HARDY, deceased, whose date of death was February 3, 2019, and whose Social Security Number is XXX-XX-4521, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is: P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831-9000. The name and address of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this Court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is the 19th day of April, 2019.

**Personal Representative:**  
**Samuel David Hardy**  
 203 South Hydrangea Ave.  
 Polk City, FL 33868  
 Attorney for Personal Representative:  
 Michael A. Johnson  
 Florida Bar #: 0474258  
 P.O. Box 1397  
 Lakeland, FL 33802-1397  
 Telephone: (863) 688-0741  
 Fax#: (863) 688-0472  
 Primary email:  
 majlaw@tampabay.rr.com  
 April 19, 26, 2019 19-00729K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION

**File No. 2019CP0007300000XX**  
**IN RE: ESTATE OF KATLYN E. CLIFFORD Deceased.**

The administration of the estate of KATLYN E. CLIFFORD, deceased, whose date of death was April 30, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Drawer CC-4, P.O. Box 9000, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is April 19, 2019.

**Personal Representative:**  
**DAVID J. WOLLINKA**  
 10015 Trinity Blvd., Suite 101  
 Trinity, FL 34655  
 Attorney for Personal Representative:  
 DAVID J. WOLLINKA  
 Attorney  
 Florida Bar Number: 608483  
 WOLLINKA, WOLLINKA & DODDRIDGE  
 10015 TRINITY BLVD., SUITE 101  
 TRINITY, FL 34655  
 Telephone: (727) 937-4177  
 Fax: (727) 478-7007  
 E-Mail: pleadings@wollinka.com  
 Secondary E-Mail:  
 cyndi@wollinka.com  
 April 19, 26, 2019 19-00709K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

PROBATE DIVISION  
**File No.: 19CP-0889**  
**IN RE: ESTATE OF GREGORY BISSETT, Deceased,**  
**SSN: XXX-XX-2252**

The administration of the estate of GREGORY BISSETT, deceased, whose date of death was March 12, 2019, and whose Social Security Number is XXX-XX-2252, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, CC-4, Bartow, Florida 33831-9000. The name and address of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this Court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is the 19th day of April, 2019.

**Personal Representative:**  
**Robin Pascale**  
 2613 Whitewood Rd.  
 Mulberry, FL 33860-0000  
 Attorney for Personal Representative:  
 Michael A. Johnson  
 Florida Bar #: 0474258  
 P.O. Box 1397  
 Lakeland, FL 33802-1397  
 Telephone: (863) 688-0741  
 Fax#: (863) 688-0472  
 Primary email:  
 majlaw@tampabay.rr.com  
 April 19, 26, 2019 19-00723K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION

**File No. 2019-CP-612**  
**IN RE: ESTATE OF CARMEN AYALA A/K/A CARMEN MARIA AYALA, Deceased.**

The administration of the estate of CARMEN AYALA A/K/A CARMEN MARIA AYALA, deceased, whose date of death was January 7, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is April 19, 2019.

**Personal Representative:**  
**JOSE ENRIQUE AYALA**  
 654 Parakeet Court  
 Kissimmee, Florida 34759  
 Attorney for Personal Representative:  
 NORBERTO S. KATZ, ESQUIRE  
 Florida Bar No.: 399086  
 425 West Colonial Drive, Suite 104  
 Orlando, Florida 32804  
 Telephone: (407) 849-7072  
 Fax: (407) 849-7075  
 E-Mail:  
 VelizLaw@TheVelizLawFirm.com  
 Secondary:  
 rriedel@TheVelizLawFirm.com  
 April 19, 26, 2019 19-00713K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA.

**CASE No. 2017CA000369000000**  
**MELLON, F/K/A THE BANK OF NEW YORK, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE ALTERNATIVE LOAN TRUST 2007-OA10, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-OA10, PLAINTIFF, VS.**  
**JAMES DUFFY, ET AL. DEFENDANT(S).**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated April 5, 2019 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on May 10, 2019, at 10:00 AM, at www.polk.realforeclose.com for the following described property:

Lot 46, CHELSEA WOODS AND PROVIDENCE, according to the plat thereof as recorded in Plat Book 132, Pages 3 through 7, Public Records of Polk County, Florida

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within sixty (60) days after the sale. The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Tromberg Law Group, P.A.  
 Attorney for Plaintiff  
 1515 South Federal Highway, Suite 100  
 Boca Raton, FL 33432  
 Telephone #: 561-338-4101  
 Fax #: 561-338-4077  
 Email:  
 eservice@tromberglawgroup.com  
 By: Philip Stecco, Esq.  
 FBN 0108384  
 Our Case #: 16-001407-FRS\2017  
 CA000369000000\SPS  
 April 19, 26, 2019 19-00708K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION

**File No. 19-CP-360**  
**IN RE: ESTATE OF GEORGE LEE DREW, Deceased.**

The administration of the estate of GEORGE LEE DREW, deceased, whose date of death was November 27, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is: April 19, 2019.

**ROBERT D. HINES, ESQ.**  
**Personal Representative**  
 1312 W. Fletcher Avenue, Suite B  
 Tampa, FL 33612  
 Robert D. Hines, Esq.  
 Attorney for Personal Representative  
 Florida Bar No. 0413550  
 Hines Norman Hines, P.L.  
 1312 W. Fletcher Avenue, Suite B  
 Tampa, FL 33612  
 Telephone: 813-265-0100  
 Email: rhines@hnh-law.com  
 Secondary Email:  
 jrivera@hnh-law.com  
 April 19, 26, 2019 19-00731K

SECOND INSERTION

AMENDED NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10th JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE No.: 2018CA-001998**

**BAYVIEW LOAN SERVICING, LLC, a Delaware Limited Liability Company, Plaintiff vs.**

**UNKNOWN HEIRS, DEVISEES, GRANTEE, CREDITORS AND OTHER PERSONS OR UNKNOWN SPOUSES CLAIMING BY THROUGH UNDER OR AGAINST THE ESTATE OF MARGARET E. NORMAN A/K/A MARGARET N. NORMAN, UNKNOWN TENANT #1 N/K/A CATHERINE SPORTS, UNKNOWN TENANT #2 N/K/A EUGENE SPORTS, HOUSEHOLD FINANCE CORPORATION III N/K/A HSBC FINANCE CORPORATION, DAVID MICHAEL NORMAN, DONNA M. DRURY A/K/A DONNA NORMAN, DUSTIN ROBERT FRANKLIN NORMAN, WINTER CRISS HANKINS F/K/A WINTER NORMAN, Defendants.**

TO: DUSTIN ROBERT FRANKLIN NORMAN  
 5515 SHAD ROAD  
 JACKSONVILLE, FL 32257  
 (last known residence)  
 DUSTIN ROBERT FRANKLIN NORMAN  
 5509 HARBOR DRIVE E.  
 LAKELAND, FL 33809

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in POLK County, Florida:

Lot 10, of DAWN HEIGHTS ADDITION, according to the plat thereof, recorded in Plat Book 76, Page 13, of the Public Records of Polk County, Florida. Together with a mobile home

situated thereon, which is affixed to the aforescribed real property and incorporated therein, 1982 Fleetwood Mobile Home ID#LFLIAC057001332

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Plaintiff's attorney, STRAUS & ASSOCIATES, P.A., 10081 Pines Blvd, Suite C, Pembroke Pines, FL 33024 on or before thirty (30) days from the first date of publication on or before 5/13/19, 2019, and file the original with the Clerk of this Court either before service upon Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint filed herein.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this Court at POLK County, Florida this 5 day of April, 2019.

Stacy M. Butterfield  
 Clerk of the Circuit Court  
 (COURT SEAL)

By: /s/ Asuncion Nieves  
 As Deputy Clerk

Arnold M. Straus Jr. ESQ.  
 STRAUS & ASSOCIATES P.A.  
 10081 Pines Blvd, Suite C  
 Pembroke Pines, FL 33024  
 954-431-2000  
 18-026293-FC-BV  
 April 19, 26, 2019 19-00712K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

**CASE NO.:**  
**2017CA-001595-0000-00**

**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE8 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE8, Plaintiff, VS.**

**JAMES FANNIN; et al, Defendant(s).**

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order of Final Judgment. Final Judgment was awarded on February 11, 2019 in Civil Case No. 2017CA-001595-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE8 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE8 is the Plaintiff, and JAMES FANNIN; PAMELA FANNIN; SCENIC HILLS HOMEOWNERS ASSOCIATION, INC.; UNKNOWN TENANT 1 N/K/A MICHAEL MOUNT; UNKNOWN TENANT 2 N/K/A FARAH MOUNT; are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on May 13, 2019 at 10:00 AM EST the following described

real property as set forth in said Final Judgment, to wit:

LOT 81, SCENIC HILLS, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 85, PAGES 49 AND 50, PUBLIC RECORDS OF POLK COUNTY, FLORIDA

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 12 day of April, 2019.

ALDRIDGE | PITE, LLP  
 Attorney for Plaintiff  
 1615 South Congress Avenue  
 Suite 200  
 Delray Beach, FL 33445  
 Telephone: (844) 470-8804  
 Facsimile: (561) 392-6965  
 By: Julia Poletti, Esq.  
 FBN: 100576  
 Primary E-Mail:  
 ServiceMail@aldridgepite.com  
 1221-14893B  
 April 19, 26, 2019 19-00703K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

**CASE NO.**  
**2018-CA-003944-0000-00**

**SECTION NO. 04**  
**TRSTE, LLC AS TRUSTEE OF THE 325 ROLLINS DR. LAND TRUST DATED AUGUST 7, 2006 Plaintiff, v.**

**ACHILLE TYSON; BEVERLY WAKEFIELD-RODRIGUEZ; ROYAL RIDGE HOMEOWNERS' ASSOCIATION, INC.; TENANT #1; TENANT #2; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS, Defendants.**

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment entered in this case in the Circuit Court of Polk County, Florida, and pursuant to Administrative Order (3-15.14) in the Tenth Judicial Circuit in and For Polk County, Florida the real property described as:

Lot 19, ROYAL RIDGE PHASE ONE, according to the plat thereof recorded in Plat Book 103 Page 49 of the Public Records of Polk County, Florida.

Property address: 325 Rollins Drive, Davenport, FL 33837, will be sold at public sale, to the highest and best bidder for cash, on-line at www.polk.realforeclose.com, on May 8, 2019, at 10:00 a.m.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

This Notice of Sale tracks the language in Administrative Order (3-15.14) in the Tenth Judicial Circuit in and For Polk County, Florida.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATE: April 11, 2019  
 Gregory A. Sanoba, Esquire  
 Florida Bar No. 955930  
 greg@sanoba.com  
 Nicholas P. Merrivether, Esquire  
 Florida Bar No. 0086956  
 nick@sanoba.com  
 THE SANOPA LAW FIRM  
 422 South Florida Avenue  
 Lakeland, FL 33801  
 Telephone: 863/683-5353  
 Facsimile: 863/683-2237  
 Attorneys for Plaintiff  
 April 19, 26, 2019 19-00692K



## SECOND INSERTION

**NOTICE OF PUBLIC SALE**  
Notice is hereby given that on 5/3/19 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1974 SKYL #0161831H. Last Tenants: Marion Winifred Jessop. Sale to be held at Realty Systems- Arizona, Inc- 1112 W Beacon Rd, Lakeland, FL 33803, 813-282-6754.  
April 19, 26, 2019 19-00726K

## SECOND INSERTION

**NOTICE OF PUBLIC SALE**  
Notice is hereby given that 5/3/19 at 10:30 am, the following vehicle will be sold at public auction pursuant to F.S. 715.109: 1996 FORD #2FTDA54U7T-BA87293. Last Tenants: Michael Jack Ranney. Sale to be held at Realty Systems- Arizona Inc- 2808 N Florida Ave, Lakeland, FL 33805, 813-282-6754.  
April 19, 26, 2019 19-00727K

## SECOND INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2019-CA-000028**

**WB HOMEOWNERS' ASSOCIATION, INC.,**  
**Plaintiff, vs.**  
**JAMES PAUL VANGILDER;**  
**JAMIE ANN VANGILDER;**  
**and UNKNOWN PARTIES IN POSSESSION,**  
**Defendants.**  
TO: JAMES PAUL VANGILDER;  
JAMIE ANN VANGILDER;  
and UNKNOWN PARTIES IN POSSESSION  
146 Lazy Willow Drive  
Davenport, FL 33897  
YOU ARE NOTIFIED that an action to enforce a lien foreclosure on the following property in Osceola County, Florida:

Lot 11, Willow Bend - Phase 1, according to the plat as recorded in Plat Book 163, pages 1 through 5, of the Public Records of Polk County Florida, with a street address of: 146 Lazy Willow Drive, Davenport, Florida 33897.

A lawsuit has been filed against you and you are required to serve a copy of your written defenses, if any, to it on CARLOS R. ARIAS, ESQUIRE, Plaintiff's Attorney, whose address is ARIAS BOSINGER, PLLC, 140 N. WESTMONTE DR., SUITE 203, ALTAMONTE SPRINGS, FL 32714, within thirty (30) days after the first publication of this notice May 15, 2019 and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Lien Foreclosure Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated on APR 08 2019.  
STACY M. BUTTERFIELD  
Clerk of the Circuit and County Court  
By Gina Busbee  
As Deputy Clerk

CARLOS R. ARIAS, ESQUIRE  
Plaintiff's Attorney,  
ARIAS BOSINGER, PLLC,  
140 N. WESTMONTE DR., SUITE 203  
ALTAMONTE SPRINGS, FL 32714  
April 19, 26, 2019 19-00693K

## OFFICIAL COURT HOUSE WEBSITES:

**MANATEE COUNTY:**  
manateeclerk.com

**SARASOTA COUNTY:**  
sarasotaclerk.com

**CHARLOTTE COUNTY:**  
charlotte.realforeclose.com

**LEE COUNTY:**  
leeclerk.org

**COLLIER COUNTY:**  
collierclerk.com

**HILLSBOROUGH COUNTY:**  
hillsclerk.com

**PASCO COUNTY:**  
pasco.realforeclose.com

**PINELLAS COUNTY:**  
pinellasclerk.org

**POLK COUNTY:**  
polkcountyclerk.net

**ORANGE COUNTY:**  
myorangeclerk.com

Check out your notices on:  
**floridapublicnotices.com**

**Business Observer**

## SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA.  
**CASE No.**

**532018CA003260000000**  
**DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC,**  
**PLAINTIFF, VS.**  
**MONDALEE MOBERLY, ET AL.**  
**DEFENDANT(S).**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated March 29, 2019 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on May 3, 2019, at 10:00 AM, at www.polk.realforeclose.com for the following described property:

Lot 806, Cleveland Heights Subdivision, according to the Plat thereof, as recorded in Plat Book 8, at Pages 36 and 37, of the Public Records of Polk County, Florida, being the same as 2937 Cleveland Heights Boulevard, Lakeland, Florida, less the West 15 feet thereof

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within six-

ty (60) days after the sale. The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Tromberg Law Group, P.A.  
Attorney for Plaintiff  
1515 South Federal Highway, Suite 100  
Boca Raton, FL 33432  
Telephone #: 561-338-4101  
Fax #: 561-338-4077  
Email:  
eservice@tromberglawgroup.com  
By: Princy Valiathodathil, Esq.  
FBN 70971

Our Case #: 18-001041-FNMA-F\532018CA003260000000\LCS  
April 19, 26, 2019 19-00718K

## SECOND INSERTION

**NOTICE OF SALE**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CIVIL DIVISION**  
**Case #: 2018-CA-003972**  
**DIVISION: 4**

**SunTrust Bank**  
**Plaintiff, vs.-**

**Clarence L. Jersey, Jr. a/k/a Clarence Leslie Jersey, Jr.; Karen Mae Jersey; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-003972 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein SunTrust Bank, Plaintiff and Clarence L. Jersey, Jr. a/k/a Clarence Leslie Jersey, Jr. are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at

www.polk.realforeclose.com at 10:00 A.M. on June 7, 2019, the following described property as set forth in said Final Judgment, to-wit:

LOT 22, BLOCK B, LAKE BONNET HILLS SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 43, PAGE 23, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Submitted By:  
ATTORNEY FOR PLAINTIFF:  
SHAPIRO, FISHMAN & GACHÉ, LLP  
2424 North Federal Highway,  
Suite 360

Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
18-315748 FCO1 SUT  
April 19, 26, 2019 19-00735K

## SECOND INSERTION

**NOTICE OF SALE PURSUANT TO CHAPTER 45**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CIVIL ACTION**

**CASE NO.: 53-2018-CA-002306**  
**WELLS FARGO BANK, N.A.,**  
**Plaintiff, vs.**  
**HERBERT H. HOWZE A/K/A HERBERT HOWZE A/K/A HERBERT H. HOWZE, JR., et al,**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated April 8, 2019, and entered in Case No. 53-2018-CA-002306 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo Bank, N.A., is the Plaintiff and Herbert H. Howze a/k/a Herbert Howze a/k/a Herbert H Howze Jr., Nature's Edge Community Association, Inc., Any And All Unknown Parties Claiming by, Through, Under, And Against The Herein named Individual Defendant(s) Who are not Known To Be Dead Or Alive, Whether Said Unknown Parties May Claim An Interest in Spouses, Heirs, Devisees, Grantees, Or Other Claimants are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 13th day of May, 2019 the following described property as set forth in said Final Judgment of Foreclosure:

PARCEL I: LOT 132 OF NATURE'S EDGE RESORT PHASE ONE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 87, PAGES 18 AND 19 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

PARCEL II: LOT 133 OF NATURE'S EDGE RESORT PHASE ONE, ACCORDING

TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 87, PAGES 18 AND 19 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH A MOBILE HOME LOCATED THEREON AS A PERMANENT FIXTURE AND APPURTENANCE THERETO, DESCRIBED AS A DOUBLEWIDE MOBILE HOME BEARING TITLE NUMBERS 86805080 AND 86805010 AND VIN NUMBERS FLHMB165247377A AND FLHMB165247377B.

A/K/A 4225 PLANTAIN ST, LAKE WALES, FL 33898

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated in Hillsborough County, FL on the 16th day of April, 2019.

/s/ Nathan Gryglewicz  
Nathan Gryglewicz, Esq.  
FL Bar # 762121  
Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: servealaw@albertellilaw.com  
CN - 18-012010  
April 19, 26, 2019 19-00733K

## SECOND INSERTION

**NOTICE OF ACTION - CONSTRUCTIVE SERVICE**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**GENERAL JURISDICTION DIVISION**

**CASE NO. 2019CA000477000000**  
**QUICKEN LOANS INC.,**  
**Plaintiff, vs.**  
**DANIEL DUNHAM AND LAUREN WILKES, et. al.**

**Defendant(s),**  
TO: LAUREN WILKES and UNKNOWN SPOUSE OF LAUREN WILKES, .  
whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being fore-

closed herein.

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:

LOT 4, FLOOD ADDITION TO LAKELAND, FLORIDA, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 34, PAGE 47, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before May 13, 2019 (/30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either

## SECOND INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.**

**532019CA000321000000**  
**THE FIRST BORN CHURCH OF THE LIVING GOD, INC., a corporation existing under the laws of the State of Georgia, A/K/A FIRST BORN CHURCH OF THE LIVING GOD A/K/A FIRST BORN CHURCH OF MULBERRY,**  
**Plaintiff, vs.**  
**WILLIE MILTON; et al.,**  
**Defendants.**

TO: FIRST BORN CHURCH OF MULBERRY, and all parties having or claiming by, through, under or against any and all persons claiming and right, title, interest, claim, lien, estate or demand against the named defendants in regard to the subject property.

YOU ARE NOTIFIED that an action has been filed against you to quiet title pursuant to Section 65.061 and 95.16, Florida Statutes, and as otherwise alleged in the complaint, to the following property located in Polk County, Florida:

PARCEL 1:

A parcel of land lying in the Northeast 1/4 of Northwest 1/4 of Section 12, Township, 30 South, Range 23 East Polk County, Florida, being more fully described as follows:

Commence at the Southwest Corner of Northeast 1/4 of Northwest 1/4 of said Section 12, Run thence N 00°44'39" W along the West line of the Northeast 1/4, of the Northwest 1/4, of said Section 12, a distance of 198.29 feet to the POINT OF BEGINNING for this description; continue thence N 00°44'39" W along the West line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 200.00

feet, run thence N 88°28'26" E and parallel with the South line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 60.00 feet, run thence S 00°44'39" E and parallel with the West line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 40.00 feet, run thence N 88°28'26" E and parallel with the South line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 95.00 feet, run thence S 00°44'39" E and parallel with the West line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 110.00 feet, run thence N 88°28'26" E and parallel with the South line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 15.00 feet, run thence S 00°44'39" E and parallel with the West line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 50.00 feet, run thence S 88°28'26" W and parallel with the South line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 170.00 feet to the POINT OF BEGINNING,  
Parcel Details: 23-30-12-000000-031590,  
Street address: 502 4TH ST, MULBERRY FL 33860,  
and,

PARCEL 2:

The following parcel or tract of land lying and being in Section 12, Township 30, Range 23 East, in Polk County, Florida, being more particularly described as follows:

Beginning at the Northwest corner of the Northeast Quarter of Section 12, Township 30, Range 23 East, run South 0 de-

gree before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

WITNESS my hand and the seal of this Court at Polk County, Florida, this 4 day of April, 2019.

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
(SEAL) BY: Gina Busbee  
DEPUTY CLERK

ROBERTSON, ANSCHUTZ,  
& SCHNEID, PL  
6409 Congress Ave.,  
Suite 100  
Boca Raton, FL 33487  
PRIMARY EMAIL: mail@rasflaw.com  
19-247713 - ShF  
April 19, 26, 2019 19-00730K

## SECOND INSERTION

grees 01 minutes West 1071.81 feet, thence West 1040.0 feet to the POINT OF BEGINNING, thence run South 0 degrees 01 minutes West 50.0 feet, West 90.0 feet, North 0 degrees 01 minutes East 50.0 feet, East 90.0 feet to the POINT OF BEGINNING.

The bearings given in this description are based on the assumption that the North line of Section 12, Township 30 South, Range 23 East, as shown in the Official Plat of Mulberry Heights, filed for record in Plat Book 26, Page 26, of the Public Records of Polk County, Florida, is due East line.

Parcel Details: 23-30-12-000000-031620.

You are required to serve a copy of your written response, if any, to the action on Ilian Rashtanov, Plaintiff's attorney, whose address is One E. Broward Blvd., Ste. 700, Ft. Lauderdale, Florida 33301, ir@rashtanov-law.com, on or before May 23, 2019, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately after service; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

If you qualify under the Americans with Disabilities Act (ADA) and need assistance within the court system, please visit the Tenth Judicial Circuit of Florida or use the contact information as follows: Voice #: 863-534-4686, TDD #: 863-534-7777, Fax #: 305-349-7355. If you are hearing or voice impaired, please call 711 or 1-800-955-8770 for the Florida Relay Service.

DATED This April 16, 2019.  
Stacy M. Butterfield, CPA,  
as Clerk of Court  
April 19, 26; May 3, 10, 2019  
19-00700K

## SECOND INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO. 2019-CA-000699**  
**SECTION NO. 04**

**LINDA J. LATORRE,**  
**Plaintiff, v.**  
**JAMES R. BEANE; MELINDA BEANE; MARY C. YATES; TENANT #1; TENANT #2; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS,**  
**Defendants.**

TO: ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

YOU ARE HEREBY NOTIFIED that an action to foreclose on the following real property in Polk County, Florida:

Parcel 1:  
Assuming that the West line of the Southwest 1/4 of the Southwest 1/4 of Section 2, Township 27 South, Range 23 East, Polk County, Florida, to have a bearing of due North and South, commence at the Northwest corner of the South 3/4 of the Southwest 1/4 of the Southwest 1/4 of said Section 2, run thence North 89 degrees 33 minutes 41 seconds East along the North line thereof a distance of 543.40 feet to the Point of Beginning for this description, continue thence North 89 degrees 33 minutes 41 seconds East along said North line of the South 3/4 of the Southwest 1/4 of the Southwest 1/4 of said Section 2, run thence South 00 degrees 01

minute 52 seconds East a distance of 295.03 feet, run thence South 89 degrees 30 minutes 30 seconds West a distance of 147.71 feet, run thence North and parallel with the West line of the Southwest 1/4 of the Southwest 1/4 of said Section 2 a distance of 295.16 feet to the Point of Beginning.

Parcel 2:  
A PERPETUAL NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS PURPOSES OVER AND ACROSS THE FOLLOWING DESCRIBED PARCEL:

A road easement more fully described as follows: Assuming that the West line of the Southwest 1/4 of Section 2, Township 27 South, Range 23 East, Polk County, Florida, to be due North and South, Begin at the Southwest corner of said Section 2, run thence North along the West line of the Southwest 1/4 of said Section 2 a distance of 640.71 feet to the Point of Beginning for this description, run thence North 89 degrees 30 minutes 30 seconds East and parallel with the South line of said Southwest 1/4 of Section 2 a distance of 238.71 feet, run thence North 44 degrees 30 minutes 30 seconds East a distance of 35.36 feet, run thence North 89 degrees 30 minutes 30 seconds East and parallel with the South line of said Southwest 1/4 of Section 2 a distance of 10.87 feet, run thence North 45 degrees 15 minutes 32 seconds West a distance of 28.17 feet, run thence South 36 degrees 40 minutes 25 seconds West a distance of 25.10 feet, run thence South 89 degrees 30 minutes 30 seconds West and parallel with the South line of said Southwest 1/4 of Section 2 a distance of 10.87 feet, run thence North 45 degrees 15 minutes 32 seconds West a distance of 28.17 feet, run thence South 36 degrees 40 minutes 25 seconds West a distance of 25.10 feet, run thence South 89 degrees 30 minutes 30 seconds West and parallel with the South line of said Southwest 1/4 of Section 2 a distance of 10.87 feet, run thence South 00 degrees 01

minute 52 seconds East a distance of 295.03 feet, run thence South 89 degrees 30 minutes 30 seconds West a distance of 147.71 feet, run thence North and parallel with the West line of the Southwest 1/4 of the Southwest 1/4 of said Section 2 a distance of 295.16 feet to the Point of Beginning.  
Parcel 2:  
A PERPETUAL NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS PURPOSES OVER AND ACROSS THE FOLLOWING DESCRIBED PARCEL:  
A road easement more fully described as follows: Assuming that the West line of the Southwest 1/4 of Section 2, Township 27 South, Range 23 East, Polk County, Florida, to be due North and South, Begin at the Southwest corner of said Section 2, run thence North along the West line of the Southwest 1/4 of said Section 2 a distance of 640.71 feet to the Point of Beginning for this description, run thence North 89 degrees 30 minutes 30 seconds East and parallel with the South line of said Southwest 1/4 of Section 2 a distance of 238.71 feet, run thence North 44 degrees 30 minutes 30 seconds East a distance of 35.36 feet, run thence North 89 degrees 30 minutes 30 seconds East and parallel with the South line of said Southwest 1/4 of Section 2 a distance of 10.87 feet, run thence North 45 degrees 15 minutes 32 seconds West a distance of 28.17 feet, run thence South 36 degrees 40 minutes 25 seconds West a distance of 25.10 feet, run thence South 89 degrees 30 minutes 30 seconds West and parallel with the South line of said Southwest 1/4 of Section 2 a distance of 10.87 feet, run thence South 00 degrees 01

South 44 degrees 30 minutes 30 seconds West a distance of 35.36 feet, run thence South 89 degrees 30 minutes 30 seconds West and parallel with the South line of said Southwest 1/4 of Section 2 a distance of 226.02 feet to the West line of said Southwest 1/4 of Section 2, run thence South along the West line of said Southwest 1/4 of Section 2 a distance of 30.00 feet to the Point of Beginning, LESS AND EXCEPT right of way for Park Byrd Road. Together with a 1996 Palm Harbor Mobile Home. Vin Number: PH098668(A) and PH098668(B).  
Title Number: 114018229(A) and 114018296(B)  
Property Address: 2025 Berry Hill Lane, Lakeland, FL 33810

has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esq., 422 South Florida Avenue, Lakeland, Florida 33801, on or before May 20, 2019, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATE: APR 11 2019  
STACY M. BUTTERFIELD  
Clerk of the Court  
(SEAL) BY: Gina Busbee  
Deputy Clerk  
Gregory A. Sanoba, Esq.  
422 South Florida Avenue  
Lakeland, Florida 33801  
April 19, 26, 2019 19-00721K



SECOND INSERTION

NOTICE OF ACTION  
IN THE CIRCUIT COURT OF  
THE TENTH JUDICIAL CIRCUIT,  
IN AND FOR POLK COUNTY,  
FLORIDA.

CASE No. 53-2019-CA-000531  
DITECH FINANCIAL LLC F/K/A  
GREEN TREE SERVICING LLC,  
PLAINTIFF, VS.  
THE UNKNOWN HEIRS,  
BENEFICIARIES, DEVISEES,  
GRANTEES, ASSIGNORS,  
CREDITORS AND TRUSTEES OF  
THE ESTATE OF TASHA HOWARD  
A/K/A TASHA R. HOWARD  
A/K/A TASHA  
HOWARD-PATTERSON  
(DECEASED), ET AL.  
DEFENDANT(S).

To: Jada Patterson & The Unknown Heirs, Beneficiaries, Devisees, Grantees, Assignors, Creditors and Trustees of the Estate of Tasha Howard a/k/a Tasha R. Howard a/k/a Tasha Howard-Patterson (Deceased)  
RESIDENCE: UNKNOWN  
LAST KNOWN ADDRESS:  
8723 Fort Socrum Village Pl, Lakeland, FL 33810

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property located in Polk County, Florida:

Lot 101, Fort Socrum Village, according to the plat thereof, recorded in Plat Book 130, Page 43, of the Public Records of Polk County, Florida

has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on Tromberg Law Group, P.A., attorneys for Plaintiff, whose address is 1515 South Federal Highway, Suite 100, Boca Raton, FL 33432, and file the original with the Clerk of the Court, within 30 days after the first publication of this notice, either before May 17, 2019 or immediately thereafter, otherwise a default may be entered against you for the relief demanded in the Complaint.

This notice shall be published once a week for two consecutive weeks in the Business Observer.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4686, 255 N. Broadway Avenue, Bartow, Florida 33830, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Date: APR 10 2019  
Stacy M. Butterfield  
Clerk of the Circuit Court  
By: /s/ Gina Busbee  
Deputy Clerk of the Court  
Tromberg Law Group, P.A.  
attorneys for Plaintiff  
1515 South Federal Highway, Suite 100  
Boca Raton, FL 33432  
Our Case#: 18-001735-FNMA-FST\  
53-2019-CA-000531\DITECH  
April 19, 26, 2019 19-00711K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE  
PURSUANT TO CHAPTER 45  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA

CASE NO.: 2015CA004540000000  
DEUTSCHE BANK NATIONAL  
TRUST COMPANY, AS TRUSTEE  
FOR AMERIQUEST MORTGAGE  
SECURITIES INC.,  
ASSET-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2004-R8,  
Plaintiff, VS.

JACQUELINE D. COKER AKA  
JACQUELINE DARLENE COKER  
AKA JACQUELINE COKER AKA  
JACQUELINE D. COKE FKA  
JACQUELINE D RUMBLEY; et al.,  
Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on April 3, 2019 in Civil Case No. 2015CA004540000000, of the Circuit Court of the Judicial Circuit in and for Polk County, Florida, wherein, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-R8 is the Plaintiff, and JACQUELINE D. COKER AKA JACQUELINE DARLENE COKER FKA JACQUELINE D. RUMBLEY; JEFFREY A. COKER; UNKNOWN TENANT 1; N/K/A CHELSEA COKER; UNKNOWN TENANT 2; N/K/A CHRIS COKER; REGIONS BANK SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A.; are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on June 4, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

THE NORTH 150 FEET OF THE WEST 300 FEET OF THE EAST 841.92 FEET OF THE SOUTH 509.09 FEET OF THE SOUTHWEST ¼ OF THE SOUTHEAST ¼ OF SECTION 32, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA;

SECOND INSERTION

NOTICE OF SALE PURSUANT TO  
CHAPTER 45  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA  
CIVIL ACTION

CASE NO.: 53-2018-CA-002410  
U.S. BANK NATIONAL  
ASSOCIATION,  
Plaintiff, vs.  
DEIRDRE WILKINSON A/K/A  
DEIRDRE K. WILKINSON, et al,  
Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated March 29, 2019, and entered in Case No. 53-2018-CA-002410 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, is the Plaintiff and Deirdre Wilkinson a/k/a Deirdre K. Wilkinson, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated March 29, 2019, and entered in Case No. 53-2018-CA-002410 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, is the Plaintiff and Deirdre Wilkinson a/k/a Deirdre K. Wilkinson, et al, Defendant(s).

ANY person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated in Hillsborough County, FL on the 15th day of April, 2019.

/s/ Nathan Gryglewicz  
Nathan Gryglewicz, Esq.  
FL Bar # 762121  
Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: servealaw@albertellilaw.com  
April 19, 26, 2019 19-00720K

SUBJECT TO AN EASEMENT  
FOR INGRESS AND EGRESS  
OVER THE NORTH 25 FEET  
THEREOF, TOGETHER WITH  
AN EASEMENT FOR IN-  
GRESS AND EGRESS OVER  
THE NORTH 25 FEET OF THE  
SOUTH 509.09 FEET OF THE  
EAST 541.93 FEET OF THE OF  
THE SOUTHWEST ¼ OF THE  
SOUTHEAST ¼ OF SECTION  
32, TOWNSHIP 27 SOUTH,  
RANGE 23 EAST, POLK COUN-  
TY, FLORIDA.  
TOGETHER WITH 2003  
CRAT,  
VIN #C02864AGA  
TITLE #89929364,  
AND VIN #C02864BGA,  
TITLE NO. 89929448

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 15 day of April, 2019.  
ALDRIDGE | PITE, LLP  
Attorney for Plaintiff  
1615 South Congress Avenue  
Suite 200  
Delray Beach, FL 33445  
Telephone: (844) 470-8804  
Facsimile: (561) 392-6965  
By: Andrew Scolaro, Esq.  
FBN: 44927  
Primary E-Mail:  
ServiceMail@aldridgepite.com  
1221-12030B  
April 19, 26, 2019 19-00722K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE  
PURSUANT TO CHAPTER 45  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA

CASE NO.: 2018CA000692000000  
HSBC BANK USA, N.A.,  
Plaintiff, vs.  
SANDEEP KUMAR BAJAJ; et al,  
Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order of Final Judgment. Final Judgment was awarded on March 26, 2019 in Civil Case No. 2018CA000692000000, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein, HSBC BANK USA, N.A. is the Plaintiff, and SANDEEP KUMAR BAJAJ; PROVIDENCE COMMUNITY ASSOCIATION, INC.; UNKNOWN SPOUSE OF SANDEEP KUMAR BAJAJ; are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on May 10, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 6, VICTORIA WOODS AT PROVIDENCE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 145, PAGE(S) 37, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

SECOND INSERTION

NOTICE OF SALE  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA

CIVIL DIVISION  
Case #: 2018-CA-004422  
DIVISION: 15

SunTrust Bank  
Plaintiff, vs.-  
James K. Nall a/k/a J. K. Nall a/k/a James Nall; Staci L. Nall a/k/a Staci Nall f/k/a Staci L. Huff; Lexington Green Property Owners' Association, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-004422 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein SunTrust Bank, Plaintiff and James K. Nall a/k/a J. K. Nall a/k/a James Nall are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 12 day of April, 2019.  
ALDRIDGE | PITE, LLP  
Attorney for Plaintiff  
1615 South Congress Avenue  
Suite 200  
Delray Beach, FL 33445  
Telephone: (844) 470-8804  
Facsimile: (561) 392-6965  
By: Michelle Lewis, Esq.  
FBN: 70922  
Primary E-Mail:  
ServiceMail@aldridgepite.com  
1271-849B  
April 19, 26, 2019 19-00704K

and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on May 24, 2019, the following described property as set forth in said Final Judgment, to-wit:

LOT 55, LEXINGTON GREEN, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 86, PAGE 34, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Submitted by:  
ATTORNEY FOR PLAINTIFF:  
SHAPIRO, FISHMAN & GACHÉ, LLP  
2424 North Federal Highway,  
Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
18-316311 FCO1 SUT  
April 19, 26, 2019 19-00734K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
GENERAL JURISDICTION  
DIVISION  
CASE NO.

2012CA-001741-0000-WH

US BANK NATIONAL  
ASSOCIATION,  
Plaintiff, vs.

UNKNOWN HEIRS,  
BENEFICIARIES, DEVISEES,  
GRANTEES, ASSIGNEES,  
LIENORS, CREDITORS,  
TRUSTEES, AND ALL OTHER  
PARTIES CLAIMING AN  
INTEREST BY, THROUGH,  
UNDER OR AGAINST THOMAS J.  
PISANO, DECEASED, et al.  
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 27, 2019, and entered in 2012CA-001741-0000-WH of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIES CORPORATION, HOME EQUITY MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-KS5 is the Plaintiff and UNKNOWN SPOUSE OF THOMAS J. PISANO A/K/A BRENDA PISANO; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THOMAS J. PISANO, DECEASED; GABRIELLE D. PISANO; FLORIDA PINES HOMEOWNERS ASSOCIATION, INC. are the Defendant(s).

Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.

realforeclose.com, at 10:00 AM, on May 28, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 77, OF FLORIDA PINES PHASE I, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 111, AT PAGES 44, 45 AND 46, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
Property Address: 183 THORNE MEADOW PASS, DAVENPORT, FL 33897

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 12 day of April, 2019.  
ROBERTSON, ANSCHUTZ & SCHNEID, P.L.  
Attorney for Plaintiff  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909  
Service Email: mail@rasflaw.com  
By: /s/ Nicole Ramjattan  
Nicole Ramjattan, Esquire  
Florida Bar No. 89204  
Communication Email:  
nramjattan@rasflaw.com  
13-05207 - RuC  
April 19, 26, 2019 19-00710K

SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION

Case Number: 19CP-0845  
IN RE: ESTATE OF  
Loretta Kay Pickard  
deceased.

The administration of the estate of Loretta Kay Pickard, deceased, Case Number 19CP-0845, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is April 19, 2019.

Robin Michele Pickard  
Personal Representative  
Address: 127 Shakedown Lane,  
Floyd, VA 24091  
MICHAEL H. WILLISON, P.A.  
Michael H. Willison, Esquire  
114 S. Lake Avenue  
Lakeland, Florida 33801  
(863) 687-0567  
Florida Bar No. 382787  
mwillison@mwillison.com  
Attorney for Personal Representative  
April 19, 26, 2019 19-00699K

SECOND INSERTION

ORDER OF COURT  
IN THE COURT OF COMMON  
PLEAS OF BUTLER COUNTY,  
PENNSYLVANIA  
CIVIL DIVISION  
A.D. No. 15 - 10856

RUTH GEIBEL CHAMBERLAIN,  
JEAN ANNE GEIBEL SCHOTT and  
FAITH ANN MOORE, EXECUTRIX  
OF THE ESTATE OF JANE Y.  
GEIBEL  
Plaintiffs,  
v.

HERMAN OIL AND GAS  
COMPANY, INC., et al.

AND NOW, this 10th day of April, 2019 upon presentation of the Motion and its accompanying Affidavit pursuant to Pa. R.C.P. 1066(a), it is hereby ORDERED, ADJUDGED and DECREED that a judgment by default be entered against the specific above named Defendants: LINDA S. WILES, EXECUTRIX OF THE ESTATE OF NANCY J. SMITH, LINDA S. WILES, DWIGHT JOSEPH, JR., RICHARD J. JACKMAN, LISA M. BUNKER, HELEN A. DEROSE, CARMEN P. DEROSE, JR., ANDREA R. KRIZNER, ANTOINETTE C. ELLIOTT AND SUZANNE M. GREENERT, CO-EXECUTRICES OF THE ESTATE OF CARMEN B. DEROSE, ANTOINETTE C. ELLIOTT, SUZANNE M. GREENERT, MACKENZIE RAYE GREENERT, CARMEN HOLSHOE, PATRICIA CAMPBELL, ANDREA C. PACK, ARNOLD F. MERRITT, JOHN S. MERRITT, JIMMIE E. MELTON, SHELDON C. MERRITT, III, AGNES E. SCHNUR, THOMAS W. SCHNUR, GENE F. SMITH, CYNTHIA A. DOUBLE, WAYNE K. SMITH, MARY PATAKY, DENNIS REOTT, KAREN MCKERNAN, SHARON PAVLINA, DANIEL J. GRAFF, NATHAN K. GRAFF, LINDA HOWARD, JAMES R. GRAFF, JOANNA L. LAVOIE, VICTORIA CARTER, REBECCA FORD, JESSICA HALL, BETTY JEAN GREEN, GLENN GREEN, ANDREW GREEN, DAVID GREEN, WILLIAM R. GREEN, SANDRA L. GREEN, ROBERT E. GREEN, ELIZABETH E. CROSS, SHARON L. WAGNER, SCOTT A. GREEN, GARY E. SMITH, SYLVIA BUFFINGTON, LAWRENCE PATRICK BURKE, ERIC ROGERS, UNKNOWN HEIRS OR ASSIGNS OF EUGENE T. SMITH, UNKNOWN HEIRS OR ASSIGNS OF EDWARD J. GREEN, UNKNOWN HEIRS OR ASSIGNS OF VINCENT PELLICIONE, UNKNOWN HEIRS OR ASSIGNS OF DOMINICK FRAGALE, UNKNOWN HEIRS OR ASSIGNS OF CLETUS ETZEL, UNKNOWN HEIRS OR ASSIGNS OF CLARENCE A. SMITH, UNKNOWN HEIRS OR ASSIGNS OF JOHN M. HUTZLER, declaring the above Defen-

SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION

File No. 2019-CP-571  
Division: Probate  
IN RE: ESTATE OF  
IGNACIO F. REYES,  
Deceased.

The administration of the estate of IGNACIO F. REYES, deceased, whose date of death was November 6, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Court, Probate Division, 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is April 19, 2019.

Personal Representative:  
CARIDAD PIAZZA  
1019 Hiawassee Road, # 3811  
Orlando, FL 32835  
Attorney for Personal Representative:  
ANNA T. SPENCER, ESQ.  
4767 New Broad Street  
Orlando, FL 32814  
Telephone: 407-790-4409  
April 19, 26, 2019 19-00714K

dants have no vested legal interest in the Heim Oil and Gas Lease recorded in the Butler County Recorder of Deeds at Deed Book Volume 238, Page 194 nor any right to operate the Heim Oil and Gas Lease on the below described property as the Lease as regards to the above-named defaulting Defendants is invalid.

Further, the above-referenced Defendants, their known and unknown heirs, successors, administrators, executors, personal representatives, assigns or anyone claiming an interest under the same be forever barred from asserting any right, lien, title or interest in the property described as follows:

On the North by lands of David Leech; on the East by lands of formerly Peter Schnur, now John Osche; on the South by lands of formerly Nicholas Osche, et al., now Max Luther, et al., and on the West by lands now or formerly of David Leech and William Eichenlaub. Containing 92 acres, more or less. BEING that interest retained by Harvey J. Geibel and Helen E. Geibel, husband and wife at Deed Book Volume 574, Page 457 of the Butler County Recorder of Deeds.

EXCEPTING all that property lying North of the improved road (Schnur Road) being bounded and described as follows:

On the North by formerly David Leech, now or formerly W.T. Biedenback; on the East by formerly John Osche, now or formerly Jay Schneider; on the South and West by formerly an unimproved road, now improved. BEING that property conveyed by Harvey J. Geibel and Helen E. Geibel, his wife to Vernon A. Schnur and Agnes E. Schnur, his wife by deed dated September 26, 1964 and recorded September 29, 1964 of the Butler County Recorder of Deeds at Deed Book Volume 822, Page 107.

Which would be inconsistent with the interest and claims of the Plaintiffs as set forth in their Amended Complaint, unless Defendants named above take the necessary legal action to protect their legal interest within ten (10) days of the date of this Order. The Prothonotary shall upon Praecipe of the Plaintiffs enter final judgment ten (10) days from the date of this Order unless Defendants take the necessary legal action to protect their interest.

BY THE COURT:  
Judge Thomas Doerr  
April 19, 2019 19-00694K



Choices and Solutions

# What Should Be Done

Left unchanged, Social Security and Medicare are bankrupting America. Here are practical ways to provide a social safety net for those who need it. Unfortunately, politicians don't show the courage to cross that bridge.

BY MILTON & ROSE FRIEDMAN

**M**ost of the present welfare programs should never have been enacted. If they had not been, many of the people now dependent on them would have become self-reliant individuals instead of wards of the state.

In the short run, that might have appeared cruel for some, leaving them no option to low-paying, unattractive work. But in the long run, it would have been far more humane. However, given that the welfare programs exist, they cannot simply be abolished overnight. We need some way to ease the transition from where we are to where we would like to be, of providing assistance to people now dependent on welfare while at the same time encouraging an orderly transfer of people from welfare rolls to payrolls.

Such a transitional program has been proposed that could enhance individual responsibility, end the present division of the nation into two classes, reduce both government spending and the present massive bureaucracy, and at the same time assure a safety net for every person in the country, so that no one need suffer dire distress.

Unfortunately, the enactment of such a program seems a utopian dream at present. Too many vested interests — ideological, political and financial — stand in the way.

Nonetheless, it seems worth outlining the major elements of such a program, not with any expectation that it will be adopted in the near future, but in order to provide a vision of the direction in which we should be moving, a vision that can guide incremental changes.

The program has two essential components: first, reform the present welfare system by replacing the ragbag of specific programs with a single comprehensive program of income supplements in cash — a negative income tax linked to the positive income tax; second, unwind Social Security while meeting present commitments and gradually requiring people to make their own arrangements for their own retirement.

Such a comprehensive reform would do more efficiently and humanely what our present welfare system does so inefficiently and inhumanely. It would provide an assured minimum to all persons in need regardless of the reasons for their need while doing as little harm as possible to their character, their independence or their incentive to better their own condition.

## THE NEGATIVE INCOME TAX

The basic idea of a negative income tax is simple, once we penetrate the smoke screen that conceals the essential features of the positive income tax. Under the current positive income tax you are permitted to receive a certain amount of income without paying any tax. The exact amount depends on the size of your family, your age and on whether you itemize your deductions. This amount is composed of a number of elements — personal exemptions, low-income allowance, standard deduction (which has recently been relabeled the zero-bracket amount), the sum corresponding to the general tax credit, and for all we know still other items that have been added by the Rube Goldberg geniuses who have been having a field day with the personal income tax.



## STEPS TO FIX ENTITLEMENTS

- Enact a “negative income tax.”
- Wind down Social Security



# ““““

**Yet, as Anderson says, “There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients.”**

To simplify the discussion, let us use the simpler British term of “personal allowances” to refer to this basic amount.

If your income exceeds your allowances, you pay a tax on the excess at rates that are graduated according to the size of the excess. Suppose your income is less than the allowances? Under the current system, those unused allowances in general are of no value. You simply pay no tax.

If your income happened to equal your allowances in each of two succeeding years, you would pay no tax in either year. Suppose you had that same income for the two years together, but more than half was received the first year. You would have a positive taxable income, that is, income in excess of allowances for that year, and would pay tax on it. In the second year, you would have a negative taxable income, that is, your allowances would exceed your income but you would, in general, get no benefit from your unused allowances. You would end up paying more tax for the two years together than if the income had been split evenly.

With a negative income tax, you would receive from the government some fraction of the unused allowances. If the fraction you received was the same as the tax rate on the positive income, the total tax you paid in the two years would be the same regardless of how your income was divided between them.

When your income was above allowances, you would pay tax, the amount depending on the tax rates charged on various amounts of income. When your income was below allowances, you would receive a subsidy, the amount depending on the subsidy rates attributed to various amounts of unused allowances.

The negative income tax would allow for fluctuating income, as in our example, but that is not its main purpose. Its main purpose is rather to provide a straightforward means of assuring every family a minimum amount, while at the same time avoiding a massive bureaucracy, preserving a considerable measure of individual responsibility and retaining an incentive for individuals to work and earn enough to pay taxes instead of receiving a subsidy.

Consider a particular numerical example. In 1978, allowances amounted to \$7,200 for a family of four, none above age 65. Suppose a negative income tax had been in existence with a subsidy rate of 50% of unused allowances. In that case, a family of four that had no income would have qualified for a subsidy of \$3,600. If members of the family had found jobs and earned an income, the amount of the subsidy would have gone down, but the family's total income — subsidy plus earnings — would have gone up. If earnings had been \$1,000, the subsidy would have gone down to \$3,100, and total income up to \$4,100. In ef-

fect, the earnings would have been split between reducing the subsidy and raising the family's income.

When the family's earnings reached \$7,200, the subsidy would have fallen to zero. That would have been the break-even point at which the family would have neither received a subsidy nor paid a tax. If earnings had gone still higher, the family would have started paying a tax.

We need not here go into administrative details — whether subsidies would be paid weekly, biweekly or monthly, how compliance would be checked and so on. It suffices to say that these questions have all been thoroughly explored; that detailed plans have been developed and submitted to Congress.

The negative income tax would be a satisfactory reform of our present welfare system only if it replaces the host of other specific programs that we now have. It would do more harm than good if it simply became another rag in the ragbag of welfare programs.

## NEGATIVE TAX HELPS POOR

If it did replace them, the negative income tax would have enormous advantages. It is directed specifically at the problem of poverty. It gives help in the form most useful to the recipient, namely, cash.

It is general — it does not give help because the recipient is old or disabled or sick or lives in a particular area, or any of the other many specific features entitling people to benefits under current programs. It gives help because the recipient has a low income. It makes explicit the cost borne by taxpayers. Like any other measure to alleviate poverty, it reduces the incentive of people who are helped to help themselves.

However, if the subsidy rate is kept at a reasonable level, it does not eliminate that incentive entirely. An extra dollar earned always means more money available for spending.

Equally important, the negative income tax would dispense with the vast bureaucracy that now administers the host of welfare programs. A negative income tax would fit directly into our current income tax system and could be administered along with it. It would reduce evasion under the current income tax since everyone would be required to file income tax forms. Some additional personnel might be required, but nothing like the number who are now employed to administer welfare programs.

By dispensing with the vast bureaucracy and integrating the subsidy system with the tax system, the negative income tax would eliminate the present demoralizing situation under which some people — the bureaucrats administering the programs — run other people's lives.

It would help to eliminate the present division of the population into two classes — those who pay and those who are supported on public funds. At reasonable break-even levels and tax rates, it would be far less expensive than our present system.

There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. We believe that one of the greatest costs of our present welfare system is that it not only undermines and destroys the family, but also poisons the springs of private charitable activity.

## HOW TO FIX SOCIAL SECURITY

Where does Social Security fit into this beautiful, if politically unfeasible, dream?

The best solution in our view would be to combine the enactment of a negative income tax with winding down Social Security while living up to present obligations. The way to do that would be:

1. Repeal immediately the payroll tax.
2. Continue to pay all existing beneficiaries under Social Security the amounts that they are entitled to under current law.
3. Give every worker who has already earned coverage a claim to those retirement, disability and survivors benefits that his tax payments and earnings to date would entitle him to under current law, reduced by the present value of the reduction in his future taxes as a result of the repeal of the payroll tax. The worker could choose to take his benefits in the form of a future annuity or government bonds equal to the present value of the benefits to which he would be entitled.
4. Give every worker who has not yet earned coverage a capital sum (again in the form of bonds) equal to the accumulated value of the taxes that he or his employer has paid on his behalf.
5. Terminate any further accumulation of benefits, allowing individuals to provide for their own retirement as they wish.
6. Finance payments under items 2, 3 and 4 out of gen-





eral tax funds plus the issuance of government bonds.

This transition program does not add in any way to the true debt of the U.S. government. On the contrary, it reduces that debt by ending promises to future beneficiaries. It simply brings into the open obligations that are now hidden. It funds what is now unfunded.

These steps would enable most of the present Social Security administrative apparatus to be dismantled at once.

The winding down of Social Security would eliminate its present effect of discouraging employment and so would mean a larger national income currently. It would add to personal saving and so lead to a higher rate of capital formation and a more rapid rate of growth of income. It would stimulate the development and expansion of private pension plans and so add to the security of many workers.

#### WHAT IS POLITICALLY FEASIBLE?

This is a fine dream, but unfortunately it has no chance whatsoever of being enacted at present. Three presidents — Presidents Nixon, Ford and Carter — have considered or recommended a program including elements of a negative income tax.

In each case, political pressures have led them to offer the program as an addition to many existing programs, rather than as a substitute for them. In each case, the subsidy rate was so high that the program gave little if any incentive to recipients to earn income.

These misshapen programs would have made the whole system worse, not better.

Despite our having been the first to have proposed a negative income tax as a replacement for our present welfare system, one of us testified before Congress against the version that President Nixon offered as the “Family Assistance Plan.”

The political obstacles to an acceptable negative income tax are of two related kinds. The more obvious is the existence of vested interests in present programs: the recipients of benefits, state and local officials who regard themselves as benefiting from the programs and, above all, the welfare bureaucracy that administers them. The less obvious obstacle is the conflict among the objectives that advocates of welfare reform, including existing vested interests, seek to achieve.

As Martin Anderson puts it in an excellent chapter on “The Impossibility of Radical Welfare Reform”:

“All radical welfare reform schemes have three basic parts that are politically sensitive to a high degree. The first is the basic benefit level provided, for example, to a family of four on welfare.

“The second is the degree to which the program affects the incentive of a person on welfare to find work or to earn more.

“The third is the additional cost to the taxpayers.

“To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time.”

The conflict arises from the content given to “decent,” to “strong” and to “reasonable,” but especially to “decent.” If a “decent” level of support means that few if any current recipients are to receive less from the reformed program than they now do from the collection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how “strong” and “reasonable” are interpreted.

Yet, as Anderson says, “There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients.”

Consider the simple negative income tax that we introduced as an illustration in the preceding section: a break-even point for a family of four of \$7,200, a subsidy rate of 50%, which means a payment of \$3,600 to a family with no other source of support. A subsidy rate of 50% would give a tolerably strong incentive to work.

The cost would be far less than the cost of the present complex of programs.

However, the support level is politically unacceptable today. As Anderson says, “The typical welfare family of four in the United States now [early 1978] qualifies for about \$6,000 in services and money every year. In higher paying states, like New York, a number of welfare families receive annual benefits ranging from \$7,000 to \$12,000 and more.”

Even the \$6,000 “typical” figure requires a subsidy rate of 83.3% if the break-even point is kept at \$7,200. Such a rate would both seriously undermine the incentive to work and add enormously to cost.

The subsidy rate could be reduced by making the break-even point higher, but that would add greatly to the cost. This is a vicious circle from which there is no escape.

So long as it is not politically feasible to reduce the payments to many persons who now receive high benefits from multiple current programs, Anderson is right: “There is no way to achieve all the politically necessary conditions for radical welfare reform at the same time.”

However, what is not politically feasible today may become politically feasible tomorrow. Political scientists and economists have had a miserable record in forecasting what will be politically feasible. Their forecasts have repeatedly been contradicted by experience.

Our great and revered teacher Frank H. Knight was fond of illustrating different forms of leadership with ducks that fly in a V with a leader in front. Every now and then, he would say, the ducks behind the leader would veer off in a different direction while the leader continued flying ahead. When the leader looked around and saw that no one was following, he would rush to get in front of the V again. That is one form of leadership — undoubtedly the most prevalent form in Washington.

While we accept the view that our proposals are not currently feasible politically, we have outlined them as fully as we have, not only as an ideal that can guide incremental reform, but also in the hope that they may, sooner or later, become politically feasible.